

PHS-7C20  
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01687390 BRWBPBW (USE FORMAT 7 FOR FULLTEXT)  
**FULL: ACI Worldwide, Western Union in elec money transfer pact (B)**  
 BRIDGENEWS GLOBAL MARKETS  
 Thursday, May 17, 2001 13:52 GMT  
 JOURNAL CODE: MAR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
 DOCUMENT TYPE: NEWSWIRE  
 WORD COUNT: 1,202

...unique for  
 every transaction, the process is designed to be safe and secure.  
 Unlike other person -to- person ATM -based money transfer systems  
 that only  
 allow for money transfers between ATMs, the Western Union ATM Money  
 Transfer service will offer interoperability with Western Union 's agent network  
 of more  
 than 33,000 agent locations across the U.S.  
 Western Union acquired the cardless ATM transaction technology to  
 provide  
 its money transfer services (also known as...  
 ...Texas-based EDS. EDS provides the data  
 processing and transaction switching services to support the Western  
 Union ATM  
 Money Transfer Network.

About Western Union Financial Services, Inc. and First Data Corp.  
 Western...

2/3,K/26 (Item 2 from file: 609)  
 DIALOG(R)File 609:Bridge World Markets  
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00610070 BGCPZTD (USE FORMAT 7 FOR FULLTEXT)  
**FULL: Western Union, American Express to offer ATM money transfers (B)**  
 BRIDGENEWS GLOBAL MARKETS  
 Thursday, May 4, 2000 17:14 GMT  
 JOURNAL CODE: MAR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
 DOCUMENT TYPE: NEWSWIRE  
 WORD COUNT: 756

ENGLEWOOD, Colo., May 4 /PRNewswire/ -- Western Union Financial  
 Services,  
 Inc., a subsidiary of First Data Corp. (NYSE: FDC), and American Express  
 today  
 announced an agreement to provide Western Union (R) Money Transfer(SM)  
 services  
 to consumers at American Express owned and operated automated teller...

...are targeting 6,000 ATMs within the American  
 Express network to receive this service.

The Western Union Money Transfer service will allow consumers to  
 send  
 funds from a Western Union agent location to any participating ATM in  
 the  
 United States. To receive funds through the Western Union ATM  
 Money Transfer  
 service, consumers simply type in their identification number and system-  
 assigned confirmation code. No...

...will be unique for every  
 transaction, the process is extremely safe and secure.

t 01671906/9

01671906/9

DIALOG(R) File 15:ABI/Inform(R)  
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01671906 03-22896

Western Union, EDS plan cash transfers via ATMs

Redman, Russell

Bank Systems & Technology v35n8 PP: 19 Aug 1998 CODEN: BSEQD6 ISSN:  
1045-9472 JRNL CODE: BSE

DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages

WORD COUNT: 851

**ABSTRACT:** Western Union Financial Services has licensed a patent from EDS that allows consumers to send cash to one another via ATMs. Under the agreement, Western Union only has rights for cash and cash-equivalent applications. EDS will retrofit its nationwide network of 13,000 ATMs to enable the Western Union-branded money transfer service. The sender pays a fee for the service based on a sliding scale. EDS, which began offering video advertising on ATMs in December 1997, also has other plans to boost ATM functionality, including pilots for check and paycheck cashing. Similarly, Western Union aims to launch a new EFT service for the estimated 10 million government benefits recipients with no bank account.

**TEXT:** Western Union Financial Services has licensed a patent from EDS that allows consumers to send cash to one another via ATMs.

What's more, the EDS technology offers potential ATM applications like bill payment and non-cash transfers, such as sending theater tickets to someone through an ATM, according to Paul Rudolph, president of Electronic Business at Plano, Texas-based EDS.

Under the agreement, Western Union only has rights for cash and cash-equivalent applications. EDS will retrofit its nationwide network of 13,000 ATMs to enable the Western Union-branded money transfer service. Consumers also can retrieve the ATM cash transfers at Western Union's 25,000 agent locations. The two companies plan to launch a U.S. pilot next April; at presstime, the market area for the pilot hadn't been determined.

"We're starting with the 13,000 EDS machines, and then our goal is to sell [the technology] to additional ATM networks, both in the U.S. and internationally," said Peter Ziverts, a spokesman for Englewood, Colo.-based Western Union, a subsidiary of First Data Corp. "But our intent is not to replace our agent network, which we still see as the primary means for providing our [money wire transfer] service."

The ATM cash transfer system works as follows: A person sending cash goes to an EDS ATM, inserts a debit or credit card, enters the card's PIN and keys in the dollar amount to be sent, which is put into a hold transaction. The system then prompts the sender to input a 10-digit number that will serve as an identification code for the transaction. From there, the sender contacts the recipient to give him or her the transaction code to retrieve the cash.

To pick up the money, the recipient goes to an EDS ATM and - without needing a card or a bank account - accesses the Western Union transfer service by pushing a special button. "It's a cardless wire transfer system," Rudolph said. The system then prompts the person to enter the transaction code received from the sender, plus the exact dollar amount, and the ATM dispenses the cash. "The system won't work if you enter the correct transaction code but the wrong dollar amount," Western Union's Ziverts said.

The sender pays a fee for the service based on a "sliding scale," Ziverts said. For example, he explained, a \$300 transfer would cost about \$27, and a \$500 transfer would run around \$37. When the sender wires the money, the ATM displays the fee amount and issues two receipts: one for the fee and one for the cash amount.

EDS owns about half of its 13,000 ATMs and operates the rest, Rudolph said. About half are located in bank locations and half are in retail sites, such as 7-Eleven convenience stores, Wal-Mart discount stores and Giant supermarkets.

A key to the cash transfer technology's growth will be offering it to other ATM networks and operators, which Western Union plans to do, Rudolph noted. "This is where the big value is," he explained. "Both Western Union and EDS can now go to banks - who already have an installed base of retail and non-retail ATMs - and tell them that, without any additional fixed cost, here's another application to run on that existing infrastructure."

And that's where potential non-cash transfer services, such as tickets and bill payments, would come in for ATMs. "It's a natural extension of what we're doing," Rudolph said. Bill-pay, though, augurs one stumbling block: consumers who use the ATM to pay all their monthly bills at once, increasing the wait for others. "We'd have to think through the demographics of how that might work," he added EDS, which began offering video advertising on ATMs last December, also has other plans to boost ATM functionality, including pilots for check and paycheck cashing, Rudolph said. With the latter, EDS would put a paycheck on a card that the consumer can use to get the cash at an ATM, and the whole amount need not be withdrawn at one time.

"One of the benefits of this particular application is that we begin to get an 'unbanked' consumer now at least walking up to, generally, a bank-branded ATM," Rudolph said. "They still may go to the 7-Eleven or Giant food store to do it, but now they could begin to at least enter into a market-facing opportunity with a bank."

Similarly, Western Union aims to launch a new EFT service for the estimated 10 million government benefits recipients with no bank account, Ziverts said. Under the sign-up service, to be called Benefits Quick Cash, Western Union would set up an account in the customer's name at a bank, where the government agency providing the benefits could electronically deposit the funds.

Western Union then would sweep the funds into its money transfer system so the customer could retrieve the cash at a Western Union location.

"So we're kind of bringing this 'unbanked' or 'cash-based society' into a very limited banking relationship, set up for the sole purpose of delivering their benefits funds," Ziverts said.

(Photograph Omitted)

Captioned as: The cardless cash-transfer system will be introduced on the 13,000 EDS ATMs.

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COMPANY NAMES:

Western Union Corp (DUNS:04-835-4047 TICKER:WU)

Electronic Data Systems Corp (DUNS:04-666-7523)

GEOGRAPHIC NAMES: US

DESCRIPTORS: Service introduction; Automated teller machines; Wire transfer  
CLASSIFICATION CODES: 9190 (CN=United States); 8120 (CN=Retail banking);

7500 (CN=Product planning & development)

?

01724399/9

DIALOG(R) File 20:Dialog Global Reporter  
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01724399 (THIS IS THE FULLTEXT)

Moving Money in the New Millennium: Cardless Access for Consumers Western Union and EDS Create New Way for ATM Transfers

BUSINESS WIRE

May 26, 1998 9:23

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 739

ENGLEWOOD, Colo., and PLANO, Texas--(BUSINESS WIRE)--May 26, 1998--Moving money around the world is critical to everyone from business people and tourists to families and college students. And it is about to get much easier and faster, dollar to dollar, person to person. Western Union Financial Services, Inc., a subsidiary of First Data Corporation (NYSE:FDC), and EDS (NYSE: EDS) announce today that Western Union has obtained an exclusive, worldwide license to use a patent developed by EDS for cardless, consumer-initiated cash and cash equivalent transfers at ATM machines. EDS will develop the system that will enable Western Union to bring the product to market, allowing consumers to electronically move funds from person to person, 24 hours a day, seven days a week at more than 13,000 EDS-operated ATM machines and 25,000 Western Union agent locations throughout the United States. "This clearly represents the next generation of electronic money transfer and Western Union and EDS are leading the cutting edge of this technology," said Doug McNary, president, Western Union North America. "This system will fulfill consumers' demands for a fully automated money transfer option that enhances our retail agent network." The system will allow for money transfers both to and from ATM machines as well as Western Union agent locations. The companies plan to deliver a domestic pilot program of the new system by April 1999. Western Union will also market the service to other ATM networks. "While this is a very significant development, the retail agent network will continue to be our primary sales and customer service delivery system," McNary continued. "The new system will improve on the customer service our agents provide by allowing consumers to send and receive funds anytime -- day or night." The easy-to-use system will feature on-screen prompts that instruct consumers to enter transaction information and numeric codes on an ATM keypad. The consumer sending cash will insert his debit card, then enter his PIN (personal identification code) and amount of cash to be sent. The ATM then asks the customer for a ten-digit number, and the system generates a confirmation code. After verifying the consumer's ID, the terminals displays a fee amount and issues two receipts. The consumer then simply forwards the transaction information to the recipient. Most importantly, the consumer receiving the cash needs neither an access card or bank account -- simply going to the nearest ATM offering the service and receiving the cash instantly. "Bottom line: this provides the consumer with another valuable ATM convenience in the next millennium," said Paul Rudolph, president of Electronic Business at EDS. "The new service EDS is providing to Western Union demonstrates our ability to develop greater flexibility for the ATM and adds to our growing suite of products and services that enhances the consumer experience." EDS Electronic Business, is responsible for all software development and will utilize the company's existing ATM infrastructure of more than 13,000 terminals to deliver the product for Western Union. The funds transfer service will include comprehensive support, including on-line, real-time transaction processing, terminal driving and customer service. Based in Englewood, Colo., Western Union Financial Services is a worldwide leader in rapid money transfer services. The company transfers funds in minutes from more than 40,000 agent locations in over 150 countries. Famous for its pioneering telegraph services, the original Western Union introduced electronic money transfer services in 1871. Western Union is a subsidiary of First Data Corporation (NYSE:FDC). Founded in 1992, Hackensack, N.J.-based First Data is a global leader in payment systems, electronic commerce and information management products and services. First Data and its principal operating units process the information that allows millions of consumers to pay for goods and services by credit, debit or smart card at the point of sale or over the

Internet; by check or wire money. EDS, the official information technology services provider for World Cup 1998, is a leader in the global information services industry. The company's approximately 110,000 employees specialize in applying a range of ideas and technologies to help business and government customers improve their economics, products, services and relationships. EDS, which serves customers in 44 countries, reported revenues of \$15.2 billion in 1997. The company's stock is traded on the New York Stock Exchange and the London Stock Exchange. EDS can be visited via the Internet at

CONTACT: First Data, Hackensack  
Peter Ziverts, 303/488-8017  
E-mail: Pziverts@aol.com  
or  
EDS, Plano  
Ken Capps, 972/605-2081  
E-mail: ken.capps@eds.com 09:08 EDT MAY 26, 1998

Copyright 1998 Business Wire. Source: World Reporter (Trade Mark).

COMPANY NAMES: First Data Corporation  
COUNTRY NAMES/CODES: United States of America (US)  
REGIONS: North America  
PROVINCE/STATE: New Jersey  
SIC CODES/DESCRIPTIONS: 7300 (Business Services)  
?b 349

13feb03 15:40:12 User267143 Session D58.2  
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\$2.95 1 Type(s) in Format 9

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PK57C20

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02166396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

EDS, WESTERN UNION OFFER CARDLESS ATMS

(In partnership with Western Union, Electronic Data Systems plans to offer cardless ATM cash withdrawal)

Virtual Finance Report, n 6, p 6

June 01, 1998

DOCUMENT TYPE: Newsletter (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 181

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...operated ATM machines and 25,000 Western Union agent locations throughout the US.

Doug McNary, **Western Union** North America's president, says that the service represents the next generation of electronic money transfer technology. **Western Union** plans to market the system to other ATM operators. According to **Western Union**, the system will feature on-screen prompts that instruct consumers to enter transaction information and...

...simply forwards the transaction information to the recipient. The recipient then goes to the nearest ATM offering the service and punches in the data, so receiving the cash instantly.

...

2/3,K/6 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01671906 03-22896

Western Union, EDS plan cash transfers via ATMs

Redman, Russell

Bank Systems & Technology v35n8 PP: 19 Aug 1998

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 851

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The sender pays a fee for the service based on a "sliding..."

2/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

10056799 Supplier Number: 82806930 (USE FORMAT 7 FOR FULLTEXT)

Western Union Expands ATM Use For P2P Transfers.

ATM & Debit News, p1

June 7, 2001

Language: English Record Type: Fulltext

Richard Fults  
PK5-7C2D

**Service to Consumers**

PR NEWSWIRE

May 04, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 610

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will allow consumers to send funds from a Western Union agent location to any participating ATM in the United States. To receive funds through the Western Union ATM Money Transfer service, consumers simply type in their identification number and system-assigned confirmation code. No...

~~XX~~ 2/3,K/21 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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01724399 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Moving Money in the New Millennium: Cardless Access for Consumers Western Union and EDS Create New Way for ATM Transfers

BUSINESS WIRE

May 26, 1998 9:23

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 739

... the cash needs neither an access card or bank account -- simply going to the nearest ATM offering the service and receiving the cash instantly. "Bottom line: this provides the consumer with another valuable ATM convenience in the next millennium," said Paul Rudolph, president of Electronic Business at EDS. "The new service EDS is providing to Western Union demonstrates our ability to develop greater flexibility for the ATM and adds to our growing...

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2/3,K/22 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762479 \*\*Image available\*\*

AUTOMATIC TELLER MACHINE

GUICHET AUTOMATIQUE BANCAIRE

Patent Applicant/Inventor:

PEREZ Eduardo J, Six Meadowlake Circle North, Lake Placid, FL 33852, US,  
US (Residence), US (Nationality)

Legal Representative:

PRAHL Eric L (agent), Fish & Richardson P.C., 225 Franklin Street,  
Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

431687

Search Report from Ginger D. Roberts

Richard Fults  
PK5-7C2D  
3628

## Service to Consumers

PR NEWSWIRE

May 04, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 610

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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~~X~~ 2/3,K/21 (Item 5 from file: 20)  
DIALOG(R) File 20:Dialog Global Reporter  
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BUSINESS WIRE

May 26, 1998 9:23JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 739

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DIALOG(R) File 349:PCT FULLTEXT  
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00762479 \*\*Image available\*\*

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Patent Applicant/Inventor:

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Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

1/9/1

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May 26, 1998 9:23

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CONTACT: First Data, Hackensack

Peter Ziverts, 303/488-8017  
E-mail: Pziverts@aol.com  
or  
EDS, Plano  
Ken Capps, 972/605-2081  
E-mail: ken.capps@eds.com 09:08 EDT MAY 26, 1998

Copyright 1998 Business Wire. Source: World Reporter (Trade Mark).

**Company Names:** First Data Corporation

**Country Names/Codes:** United States of America (US )

**Regions:** North America

**Province/State:** New Jersey

**SIC Codes/Descriptions:** 7300 ( Business Services)

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## Search Report from Ginger D. Roberts

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PK57C20  
362V

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02166396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

EDS, WESTERN UNION OFFER CARDLESS ATMS

(In partnership with Western Union, Electronic Data Systems plans to offer cardless ATM cash withdrawal)

Virtual Finance Report, n 6, p 6

June 01, 1998

DOCUMENT TYPE: Newsletter (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 181

(USE FORMAT 7 OR 9 FOR FULLTEXT)

~~TEXT:~~

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~~2/3,K/6 (Item 1 from file: 15)~~

DIALOG(R) File 15:ABI/Inform(R)

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431689

Proquest

01671906 03-22896

Western Union, EDS plan cash transfers via ATMs

Redman, Russell

Bank Systems & Technology v35n8 PP: 19 Aug 1998

ISSN: 1045-9472 JRNLD CODE: BSE

WORD COUNT: 851

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~~2/3,K/7 (Item 1 from file: 16)~~

DIALOG(R) File 16:Gale Group PROMT(R)

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10056799 Supplier Number: 82806930 (USE FORMAT 7 FOR FULLTEXT)

Western Union Expands ATM Use For P2P Transfers.

ATM & Debit News, p1

June 7, 2001

Language: English Record Type: Fulltext

## ELECTRONIC FUNDS TRANSFER

## Western Union, EDS Plan Cash Transfers Via ATMs

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The sender pays a fee for the service



*The cardless cash-transfer system will be introduced on the 13,000 EDS ATMs.*

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A key to the cash transfer technology's growth will be offering it to other ATM networks and operators, which Western Union plans to do, Rudolph noted. "This is where the big value is," he explained. "Both Western Union and EDS can now go to banks — who already have an installed

base of retail and non-retail ATMs — and tell them that, without any additional fixed cost, here's another application to run on that existing infrastructure."

And that's where potential non-cash transfer services, such as tickets and bill payments, would come in for ATMs. "It's a natural extension of what we're doing," Rudolph said. Bill-pay, though, augurs one stumbling block: consumers who use the ATM to pay all their monthly bills at once, increasing the wait for others. "We'd have to think through the demographics of how that might work," he added.

EDS, which began offering video advertising on ATMs last December, also has other plans to boost ATM functionality, including pilots for check and paycheck cashing, Rudolph said. With the latter, EDS would put a paycheck on a card that the consumer can use to get the cash at an ATM, and the whole amount need not be withdrawn at one time.

"One of the benefits of this particular application is that we begin to get an 'unbanked' consumer now at least walking up to, generally, a bank-branded ATM," Rudolph said. "They still may go to the 7-Eleven or Giant food store to do it, but now they could begin to at least enter into a market-facing opportunity with a bank."

Similarly, Western Union aims to launch a new EFT service for the estimated 10 million government benefits recipients with no bank account, Ziverts said. Under the sign-up service, to be called Benefits Quick Cash, Western Union would set up an account in the customer's name at a bank, where the government agency providing the benefits could electronically deposit the funds.

Western Union then would sweep the funds into its money transfer system so the customer could retrieve the cash at a Western Union location.

"So we're kind of bringing this 'unbanked' or 'cash-based society' into a very limited banking relationship, set up for the sole purpose of delivering their benefits funds," Ziverts said.

— Russell Redman

Search Report from Ginger D. Roberts

Western Union Money Transfer **person -to- person** service.  
The odd part is that Western Union's parent company, Denver-based First Data...

2/3,K/18 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

16729491 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Western Union and ACI Worldwide Team Up to Provide ATM Money Transfer Service**  
PR NEWSWIRE  
May 17, 2001  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 864

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... relays the confirmation number and personalized code to the intended recipient who can retrieve the **funds** from any participating **ATM**. No bankcard is necessary to **receive** the **funds**, and because the combination of the personalized code and confirmation number is unique for every transaction, the process is designed to be safe and secure.

Unlike other **person -to- person** **ATM**-based **money** transfer systems that only allow for **money** transfers between ATMs, the **Western Union ATM** Money Transfer service will offer interoperability with **Western Union**'s agent network of more than 33,000 agent locations across the U.S. **Western...**

2/3,K/19 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

10876206 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**AMERICAN EXPRESS: Western Union and American Express to offer ATM -based money transfer service to customers; Receiving funds requires no ATM card**  
M2 PRESSWIRE  
May 05, 2000  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 605

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**AMERICAN EXPRESS: Western Union and American Express to offer ATM -based money transfer service to customers; Receiving funds requires no ATM card**

... will allow consumers to send funds from a Western Union agent location to any participating **ATM** in the United States.

To **receive** **funds** through the **Western Union ATM Money Transfer** service, consumers simply type in their identification number and system-assigned confirmation code. No...

2/3,K/20 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

10854217 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Western Union and American Express to Offer ATM-Based Money Transfer**

Search Report from Ginger D. Roberts

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?show files;ds
File 9:Business & Industry(R) Jul/1994-2003/Feb 07
      (c) 2003 Resp. DB Svcs.
File 13:BAMP 2003/Jan W3
      (c) 2003 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2003/Feb 10
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      (c) 2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Feb 10
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      (c) 2003 The Gale Group
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      (c) 2003 The Dialog Corp.
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      (c) 2003 The Gale Group
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      (c) 2003 The Gale Group
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      (c) FORMAT ONLY 2003 THE DIALOG CORP.
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      (c) 2003 The Dialog Corp.
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      (c) 2003 The Dialog Corporation
File 994:NewsRoom 2001
      (c) 2003 The Dialog Corporation
File 995:NewsRoom 2000
      (c) 2003 The Dialog Corporation
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Set	Items	Description
S1	85	(RECEIV? OR PERSON(2W)PERSON OR P2P)(3N)(MONEY OR FUNDS OR CASH)(8N)(ATM OR AUTOMAT?()TELLER)(S)WESTERN()UNION
S2	38	RD (unique items)

?t2/3,k/all

2/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

03095101 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Western Union Ties AmEx ATMs To Money Transfers**

Search Report from Ginger D. Roberts

01687390 BRWBPBW (USE FORMAT 7 FOR FULLTEXT)  
**FULL: ACI Worldwide, Western Union in elec money transfer pact (B)**  
BRIDGENEWS GLOBAL MARKETS  
Thursday, May 17, 2001 13:52 GMT  
JOURNAL CODE: MAR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,202

...unique for  
every transaction, the process is designed to be safe and secure.  
Unlike other person -to- person ATM -based money transfer systems  
that only  
allow for money transfers between ATMs, the Western Union ATM Money  
Transfer  
service will offer interoperability with Western Union 's agent network  
of more  
than 33,000 agent locations across the U.S.  
Western Union acquired the cardless ATM transaction technology to  
provide  
its money transfer services (also known as...  
...Texas-based EDS. EDS provides the data  
processing and transaction switching services to support the Western  
Union ATM  
Money Transfer Network.

About Western Union Financial Services, Inc. and First Data Corp.  
Western...

2/3,K/26 (Item 2 from file: 609)  
DIALOG(R)File 609:Bridge World Markets  
(c) 2001 Bridge. All rts. reserv.

00610070 BGCPZTD (USE FORMAT 7 FOR FULLTEXT)  
**FULL: Western Union, American Express to offer ATM money transfers (B)**  
BRIDGENEWS GLOBAL MARKETS  
Thursday, May 4, 2000 17:14 GMT  
JOURNAL CODE: MAR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 756

ENGLEWOOD, Colo., May 4 /PRNewswire/ -- Western Union Financial  
Services,  
Inc., a subsidiary of First Data Corp. (NYSE: FDC), and American Express  
today  
announced an agreement to provide Western Union (R) Money Transfer(SM)  
services  
to consumers at American Express owned and operated automated teller...

...are targeting 6,000 ATMs within the American  
Express network to receive this service.

The Western Union Money Transfer service will allow consumers to  
send  
funds from a Western Union agent location to any participating ATM in  
the  
United States. To receive funds through the Western Union ATM  
Money Transfer  
service, consumers simply type in their identification number and system-  
assigned confirmation code. No...

...will be unique for every  
transaction, the process is extremely safe and secure.

Search Report from Ginger D. Roberts

**Service to Consumers**

PR NEWSWIRE

May 04, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 610

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will allow consumers to send funds from a Western Union agent location to any participating ATM in the United States. To receive funds through the **Western Union ATM Money Transfer** service, consumers simply type in their identification number and system-assigned confirmation code. No...

2/3,K/21 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01724399 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Moving Money in the New Millennium: Cardless Access for Consumers** **Western Union and EDS Create New Way for ATM Transfers**

BUSINESS WIRE

May 26, 1998 9:23

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 739

... the cash needs neither an access card or bank account -- simply going to the nearest ATM offering the service and receiving the cash instantly. "Bottom line: this provides the consumer with another valuable ATM convenience in the next millennium," said Paul Rudolph, president of Electronic Business at EDS. "The new service EDS is providing to **Western Union** demonstrates our ability to develop greater flexibility for the ATM and adds to our growing...

... s existing ATM infrastructure of more than 13,000 terminals to deliver the product for **Western Union**. The funds transfer service will include comprehensive support, including on-line, real-time transaction processing, terminal driving and customer service. Based in Englewood, Colo., **Western Union Financial Services** is a worldwide leader in rapid money transfer services. The company transfers funds...

... 000 agent locations in over 150 countries. Famous for its pioneering telegraph services, the original **Western Union** introduced electronic money transfer services in 1871. **Western Union** is a subsidiary of First Data Corporation (NYSE:FDC). Founded in 1992, Hackensack, N.J...

2/3,K/22 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00762479 \*\*Image available\*\*

**AUTOMATIC TELLER MACHINE**

**GUICHE AUTOMATIQUE BANCAIRE**

Patent Applicant/Inventor:

PEREZ Eduardo J, Six Meadowlake Circle North, Lake Placid, FL 33852, US,  
US (Residence), US (Nationality)

Legal Representative:

PRAHL Eric L (agent), Fish & Richardson P.C., 225 Franklin Street,  
Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

Search Report from Ginger D. Roberts

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02166396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**EDS, WESTERN UNION OFFER CARDLESS ATMS**

(In partnership with Western Union, Electronic Data Systems plans to offer cardless ATM cash withdrawal)

Virtual Finance Report, n 6, p 6

June 01, 1998

DOCUMENT TYPE: Newsletter (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 181

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...operated ATM machines and 25,000 Western Union agent locations throughout the US.

Doug McNary, Western Union North America's president, says that the service represents the next generation of electronic money transfer technology. Western Union plans to market the system to other ATM operators. According to Western Union, the system will feature on-screen prompts that instruct consumers to enter transaction information and...

...simply forwards the transaction information to the recipient. The recipient then goes to the nearest ATM offering the service and punches in the data, so receiving the cash instantly.

...

2/3,K/6 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

01671906 03-22896

**Western Union, EDS plan cash transfers via ATMs**

Redman, Russell

Bank Systems & Technology v35n8 PP: 19 Aug 1998

ISSN: 1045-9472 JRNLD CODE: BSE

WORD COUNT: 851

...TEXT: to an EDS ATM and - without needing a card or a bank account - accesses the Western Union transfer service by pushing a special button. "It's a cardless wire transfer system," Rudolph said. The system then prompts the person to enter the transaction code received from the sender, plus the exact dollar amount, and the ATM dispenses the cash. "The system won't work if you enter the correct transaction code but the wrong dollar amount," Western Union's Ziverts said.

The sender pays a fee for the service based on a "sliding..."

2/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

10056799 Supplier Number: 82806930 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Expands ATM Use For P2P Transfers.**

ATM & Debit News, p1

June 7, 2001

Language: English Record Type: Fulltext

Search Report from Ginger D. Roberts

(American Express ATMs will feature money transfer services from Western Union on its machines located in 7-Eleven stores)  
ATM & Debit News, v 1, n 19, p 1  
March 08, 2001  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 910

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...not have bank accounts or debit cards must have access to the participating ATMs to receive money transfers. So, in a rare ATM function, Western Union will use a proprietary software called Z-cash to enable non-cardholders to use the ATMs to retrieve transferred funds. Western Union purchased the right to Z-cash from its developer, Plano, Texas-based EDS Corp. As...

2/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

03074538 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Tax Preparers Turn to Debit Cards  
(Jackson Hewitt Inc's accelerated-refund program allows customers to choose to get their tax refund loaded onto a signature-based, MasterCard-branded Jackson Hewitt Cash Card rather than by check)  
Credit Card Management, v 13, n 12, p 6  
March 2001  
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 634

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...used to initiate purchases at merchant locations that accept MAC or Star, or to withdraw cash at Plus ATMs or at Western Union locations.  
  
Customers receive the ATM card immediately and can begin using it once the loan funds are transferred into the program, typically within 48 hours. Accelerated-check refund customers receive their MasterCard-branded card by mail within a week, but the plastic cannot be activated...

2/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

02789502 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Western Union Wire Transfers At AmEx ATMs  
(Western Union and American Express team to offer wire transfer services at approximately 6,000 of the latter's 8,500 ATMs)  
Card Fax, v 2000, n 86, p 1  
May 04, 2000  
DOCUMENT TYPE: Electronic Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 247

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger D. Roberts

TEXT::

Western Union Financial Services Inc and New York City-based American Express Co announced Thursday plans to offer Western Union money transfers later this year on American Express ATMs, which are primarily in 7-Eleven...

...Boston, Cleveland, Los Angeles and San Francisco beginning in the third quarter of this year. Western Union's parent, First Data Corp, bought the rights to the zCash technology produced by Plano, TX-based EDS Corp that the ATMs will use to transfer cash electronically from a Western Union agent. EDS will process the wire-to- ATM transactions. The transactions are conducted when a customer buys a wire transfer money at one of 28,000 Western Union agent offices. The receiver of the cash gains access to the money by entering two sets of number codes into a designated ATM . No debit card is used to obtain the wire transfer cash. A spokesperson for First Data says AmEx will get a commission when an ATM is used and no surcharges will be imposed to the receiver of the cash . Eugene Desilva, AmEx vice president of new business ventures, says the wire transfer option should...

...8,500 ATMs. Other ATM operators will also be offered the service, says Mike Yerington, Western Union president. Yerington says ATM access greatly expands the availability and convenience of wire transfers.

...

2/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

02734837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Western Union to test cardless ATM transactions

(Plans are being made by Western Union to test technology in the second quarter of 2000 that allows unbanked individuals to obtain cash transfers using ATMs)

Card Fax, n 47, p 1

March 09, 2000

DOCUMENT TYPE: Electronic Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 153

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Western Union , an Englewood, CO-based subsidiary of Atlanta-based First Data Corp, plans in the second...

...Corp that enables unbanked individuals to receive cash transfers using ATMs, CardFax has learned. In Western Union 's current transfer system, both the sender and the recipient of cash must visit one of 25,000 Western Union agent locations. A Western Union spokesperson says the company has reached agreement with an undisclosed ATM network that has "thousands

...

...you pick up the money, though, you don't need a card." Senders of the funds will provide the receiver with a password to obtain the cash from the ATM , according to the spokesperson. ...

2/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

Search Report from Ginger D. Roberts

called Z-cash to enable non-cardholders to use the ATMs to retrieve transferred funds. Western Union purchased the right to Z-cash from its developer, Plano, TX-based EDS Corp. As...

2/3,K/15 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08375761 Supplier Number: 70978951 (USE FORMAT 7 FOR FULLTEXT)  
**Tax Preparers Add A Stored-Value Option For Refunds.**

ATM & Debit News, v1, n14, p1  
Feb 1, 2001  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 678

... Western Union Industrial Bank.

Customers applying for refund-anticipation loans can receive a PIN-based Western Union Cash Card. The card can be used to initiate purchases at merchant locations that accept MAC or Star, or to withdraw cash at Plus ATMs or at Western Union locations.

Customers receive the ATM card immediately and can begin using it once the loan funds are transferred into the program, typically within 48 hours. Accelerated-check refund customers receive their MasterCard-branded card by mail within a week, but the plastic cannot be activated...

2/3,K/16 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05185418 Supplier Number: 47912834 (USE FORMAT 7 FOR FULLTEXT)  
**CSRG is First National User of NTS Debit Card for Remote and 'Unbanked' Employees**

PR Newswire, p0815DAFFNS1  
August 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 748

... the convenience of more than 100,000 automated teller machines (ATMs) for immediate access to cash. When a payroll or expense reimbursement is received electronically through TransPay, an employee can immediately withdraw the funds at an ATM or generate his/her own check on a Western Union (R) GreenBack. Employees with bank accounts also can transfer the money into a savings or...

2/3,K/17 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

19465980 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Western Union Says First Data Won't Mind Genpass P-P Deal**  
AMERICAN BANKER, p8  
October 24, 2001  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 840

... to open Genpass Inc.'s 20,000 automated teller machines to the new

Search Report from Ginger D. Roberts

PR Newswire, p3643

Oct 11, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 939

... penetration, choosing them as a provider was simple."

About Western Union ATM Money Transfer

The **Western Union** ATM Money Transfer service allows consumers to electronically send money at any participating ATM by...

...number and PIN to the intended recipient who can retrieve the funds from any participating ATM , or at any **Western Union** agent location. No bankcard is necessary to receive the funds at the ATM , and because the combination of the PIN and confirmation code is unique for every transaction, the process is safe and secure.

Unlike other person -to- person , ATM -based, money transfer systems that only allow for money transfers between ATMs, the **Western Union** ATM Money Transfer service (formerly known as Z-Cash) offers interoperability with Western Unions Agent network...

2/3,K/13 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

08675905 Supplier Number: 75161052 (USE FORMAT 7 FOR FULLTEXT)

**CRACKING THE CODE FOR PERSON-TO-PERSON PAYMENTS.**

EFT Report, v24, n11, pNA

May 30, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1442

... ll incorporate it as soon as the first customer says they want it."

The new **Western Union** ATM Money Transfer service will allow a consumer to electronically send money using any participating...

...relays the confirmation number and personalized code to the intended recipient who can retrieve the funds from any participating ATM . No bankcard is necessary to receive the funds , and because the combination of the personalized code and confirmation number is unique for every...

2/3,K/14 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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08485552 Supplier Number: 72680710 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Ties AmEx ATMs To Money Transfers. (Company Business and Marketing)**

Gosnell, David

Bank Technology News, v14, n4, p43

April, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1068

... not have bank accounts or debit cards must have access to the participating ATMs to receive money transfers. So, in a rare ATM function, **Western Union** will use a proprietary software system program

Search Report from Ginger D. Roberts

Document Type: Newsletter; Trade  
Word Count: 739

... several financial institutions that have expressed interest. Before ACI announced its support for money transfers, **Western Union**'s prospect for offering such a service on ATMs was limited to one large ATM fleet. **Western Union** plans to offer person-to-person money transfers on about 4,400 ATMs at 7-Eleven Stores Inc. convenience stores later this summer. 7-Eleven currently offers **Western Union** money transfers and money orders on 94 of its new Vcom ATM kiosks.

These efforts...

...considering that **Western Union** has 33,000 U.S. agent locations that can send or receive cash. **Western Union**'s ATM money-transfer technology is a closed system that limits use to only ATMs that are linked through proprietary software called Z-cash. Without Z-cash, which carries encryption codes, **Western Union** cannot process money transfers through ATMs.

The software, however, allows debit cardholders to send cash...

**2/3,K/8 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

10017414 Supplier Number: 90727431 (USE FORMAT 7 FOR FULLTEXT)  
**MORE ATMS WILL BE USED TO TRANSFER MONEY.(Brief Article)**

Cardline, p1  
August 23, 2002  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 157

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Automated teller machines will become a major channel for cardless, person-to-person money transfers globally in the next few years, predicts The Celent Communications Inc. consultancy in Boston...

...of about \$177 billion in global money transfers by 2006. Money-transfer companies such as **Western Union**, which are competing against banks that issue prepaid debit cards for money transfers, will benefit...

**2/3,K/9 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

09692630 Supplier Number: 84438932 (USE FORMAT 7 FOR FULLTEXT)  
**ATM Cash-Transfer Players Emerge With Two Distinct Products.**  
ATM & Debit News, p3  
April 4, 2002  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 345

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
The race is on for ATM-to-ATM, person-to-person cash transfers, as two consortia emerge to compete in offering this new ATM function. One consortium is backing **Western Union** ATM wire transfers, while the other

Search Report from Ginger D. Roberts

is preparing to promote a Traveler's Express/MoneyGram...

Western Union appears to have a head start. Chuck Templeton, Western Union vice president, says the Western Union mark so far is on 3,000 American Express ATMs in 7-Eleven convenience stores...

...of June, these ATMs, and thousands more, are expected to be offering cardholder and noncardholder ATM users the ability to send and receive cash for a fee.

Casino ATM owner, Global Cash Access, which is partially owned by Western Union's parent, Greenwood Village, Colo.-based First Data Corp., soon may brand the Western Union product. That product is backed by First Data; ACI Worldwide Inc., an Omaha, Neb.-based...

2/3,K/10 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

09113511 Supplier Number: 79408081 (USE FORMAT 7 FOR FULLTEXT)

Western Union Says First Data Won't Mind Genpass P-P Deal. (Western Union Money Transfer's new person-to-person service) (Brief Article)

Breitkopf, David

American Banker, v167, n204, p8

Oct 24, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 909

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

There's something curious about Western Union Financial Services Inc.'s deal to open Genpass Inc.'s 20,000 automated teller machines to the new Western Union Money Transfer person -to- person service.

2/3,K/11 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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09102497 Supplier Number: 79340001 (USE FORMAT 7 FOR FULLTEXT)

Western Union Announces ATM Card Payout for Money Transfer Transactions.

PR Newswire, p1501

Oct 22, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 846

... receipt. Receiving customers also present their transaction number to the clerk who pays the amount receivable either in cash or by check, money order -- and now by Western Union ATM card. The streamlined process greatly reduces the amount of time required to complete each transaction...

2/3,K/12 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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09067930 Supplier Number: 79048168 (USE FORMAT 7 FOR FULLTEXT)

Genpass Offers Customers New Options with Western Union ATM Money Transfer Service.

Search Report from Ginger D. Roberts

Patent: WO 200075889 A2-A3 20001214 (WO 0075889)  
Application: WO 2000US15625 20000607 (PCT/WO US0015625)  
Priority Application: US 99138148 19990608

Parent Application/Grant:

Related by Continuation to: US 9913848 19990608 (CON); US Not furnished  
(CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20067

Fulltext Availability:

Claims

Claim

... for the user by a  
third party.

130. The apparatus of claim 128, wherein the **money**  
is **received** as **cash** at the **automatic teller** machine.

131. An apparatus for advertising on an automatic  
teller machine, comprising:  
a memory which...

...of claim 131, wherein the  
profile contains demographic information relating to the  
user.

139. An **automatic teller** machine for **receiving** a  
**money** transfer, comprising:  
a memory which stores computer-executable  
instructions; and  
is a processor which executes...

...to a processing center, the data identifying the  
recipient but not specifying an amount of **money** to be  
transferred; and  
receive an instruction from the processing  
center to dispense the amount of **money** in response to the  
data.

140. The **automatic teller** machine of claim 139,  
wherein the processor executes instructions to cause the  
automatic teller machine...ADVERTISEMENT OF DVP 2000 Lc

CA

60 6 1

62

INFORMATION CHART COMPARING RATES  
BETWEEN WESTERN UNION , AMERICAN EXPRESS,  
AND DVP 2000

ADDITIONAL INFO

64

67 TO PROCEED, PLEASE TOUCH "Golf 66...FIG\* 37

DVP 2000 OW

LOGO LC

CA

ci

INFORMATION CHART COMPARING RATES

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306  
BETWEEN WESTERN UNION / AMERICAN  
EXPRESS AND DVP 2000  
TO PROCEED, PLEASE TOUCH "GO"  
307  
FCANCEL LG  
FIG 38...

2/3,K/23 (Item 1 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 2003 Thomson Financial Networks . All rts. reserv.

0013691182  
**VIAD CORPORATION**  
SALOMON SMITH BARNEY  
MILLMAN, M., ET AL  
NEW YORK (STATE OF)

DATE: January 23, 03  
INVESTTEXT(tm) REPORT NUMBER: 7180720, PAGE 4 OF 8, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...in conjunction with Concorde EDS). When the product is fully rolled out,  
about 200,000 ATM 's will offerthe person -to- person money transfer.

OFFICIAL CHECKS

Official Check's investable balances increased 29% y/y for the quarter  
...

2/3,K/24 (Item 2 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 2003 Thomson Financial Networks . All rts. reserv.

12966298  
**FIRST DATA CORPORATION**  
SALOMON SMITH BARNEY  
BURTON, P.M., ET AL  
NEW YORK (STATE OF)

DATE: April 29, 02  
INVESTTEXT(tm) REPORT NUMBER: 8511478, PAGE 3 OF 5, TEXT PAGE  
This is a(n) COMPANY report.

TEXT:

...CEFT's Star network.

Through the CEFT deal, Star cardholders will be able to send funds  
via any Star ATM or MoneyGram agent. Receivers can also pick funds up  
at any Star ATM (209,000 ATMs) or MoneyGram agent (50,000 locations).  
With this product, any person can...

2/3,K/25 (Item 1 from file: 609)  
DIALOG(R)File 609:Bridge World Markets  
(c) 2001 Bridge. All rts. reserv.

Search Report from Ginger D. Roberts

According to **Western Union**, the service will expand and enhance the company's U.S. retail agent network, which...

...than 28,000 locations nationwide.

"Our partnership with American Express marks a new era for **Western Union**," says Mike Yerington, president, **Western Union** North America. "By creating a fully automated means of transferring funds, we will achieve a..."

...our mutual customers and a terrific opportunity for our merchant partners to attract more consumers."

**Western Union** also plans to enroll other ATM owners/operators in the network. "We believe our transaction..."

...entirely new opportunity. Growth in the network will only increase the appeal of the service."

**Western Union** acquired the exclusive license rights to the technology covering cardless ATM transactions from Plano, Tx...

...international banking. For more information, visit the company on the Internet at [www.americanexpress.com](http://www.americanexpress.com).

**Western Union** Financial Services, Inc. is a worldwide leader in consumer money transfer services. The company provides...

...000 agent locations in 180 countries worldwide. Famous for its pioneering telegraph service, the original **Western Union** dates back to 1851 and introduced electronic money transfer service in 1871. For more information...

2/3,K/27 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00661612 20011022LAM116 (USE FORMAT 7 FOR FULLTEXT)  
**Western Union Announces ATM Card Payout for Money Transfer**  
PR Newswire  
Monday, October 22, 2001 12:10 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 805

...the Direct Connect phone at their local agent location and are immediately connected to a **Western Union** customer service representative. Customer service is available in more than 15 different languages, enabling the...

...receipt. Receiving customers also present their transaction number to the clerk who pays the amount **receivable** either in **cash** or by check, **money** order -- and now by **Western Union** ATM card. The streamlined process greatly reduces the amount of time required to complete each transaction...

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2/3,K/28 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00655919 20011011LATH062 (USE FORMAT 7 FOR FULLTEXT)

**Genpass Offers Customers New Options with Western Unionals**

PR Newswire

Thursday, October 11, 2001 11:39 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 901

TEXT:

...Union's brand strength and market penetration,  
choosing them as a provider was simple."

About **Western Union** ATM Money Transfer

The **Western Union** ATM Money Transfer service allows consumers to electronically send money at any participating ATM by...

...number and

PIN to the intended recipient who can retrieve the funds from any participating ATM , or at any **Western Union** agent location. No bankcard is

necessary to receive the funds at the ATM , and because the combination of the

PIN and confirmation code is unique for every transaction, the process is safe

and secure.

Unlike other **person -to- person** , ATM -based, **money transfer** systems that only allow for **money** transfers between ATMs, the **Western Union** ATM Money Transfer service (formerly known as Z-Cash) offers interoperability with Western Unions Agent network...

2/3,K/29 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0260990

\* **Western Union Says First Data Won't Mind Genpass P-P Deal**

American Banker - October 24, 2001; Pg. 8; Vol. 167, No. 204

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 865

BYLINE:

BY DAVID BREITKOPF

TEXT:

There's something curious about **Western Union** Financial Services Inc.'s deal to open Genpass Inc.'s 20,000 automated teller machines to the new

**Western Union Money Transfer person -to- person** service.

The odd part is that Western Union's parent company, Denver-based First Data...

2/3,K/30 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

Search Report from Ginger D. Roberts

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04648063      Supplier Number: 61916444 (USE FORMAT 7 FOR FULLTEXT)  
Western Union and American Express to offer ATM -based money  
transfer service to customers; Receiving funds requires no ATM  
card.

M2 Presswire, pNA

May 5, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 641

(USE FORMAT 7 FOR FULLTEXT)

Western Union and American Express to offer ATM -based money  
transfer service to customers; Receiving funds requires no ATM  
card.

TEXT:

M2 PRESSWIRE-5 May 2000-AMERICAN EXPRESS: Western Union and American  
Express to offer ATM -based money transfer service to customers;  
Receiving funds requires no ATM card (C)1994-2000 M2 COMMUNICATIONS  
LTD

... will allow consumers to send funds from a Western Union agent  
location to any participating ATM in the United States.

To receive funds through the Western Union ATM Money  
Transfer service, consumers simply type in their identification number and  
system-assigned confirmation code. No...

2/3,K/31 (Item 1 from file: 641)

DIALOG(R)File 641:Rocky Mountain News

(c) 2003 Scripps Howard News. All rts. reserv.

10586124

**WESTERN UNION TIED TO HIGH-TECH**

Denver Rocky Mountain News (RM) - Sunday, March 26, 2000

By: Dina Berta News Staff Writer

Edition: Final Section: Business Page: 3G

Word Count: 908

...use to buy his shoes.

In June, customers will be able to send money through Western Union  
's Web site. And by late summer, customers in some locations will be able  
to send or receive money through automated teller machines.

Some Western Union offices also will transform into financial services  
centers where customers can...

2/3,K/32 (Item 2 from file: 641)

DIALOG(R)File 641:Rocky Mountain News

(c) 2003 Scripps Howard News. All rts. reserv.

09652106

**BYTES**

Rocky Mountain News (RM) - Monday, June 1, 1998

By: Mile HighTech staff and wire reports

Edition: Final Section: Business Page: 5B

Word Count: 194

Englewood-based First Data Corp.'s subsidiary, Western Union Financial  
Services Inc., and EDS Electronic Business are developing a cardless ATM

Search Report from Ginger D. Roberts

-based cash transfer system.

The system will allow customers to electronically move funds from person to person, 24 hours a day, seven days a week at EDS's 13,000 ATM machines and Western Union's 25,000 agent locations.

A pilot version of the system should debut in April...

2/3,K/33 (Item 1 from file: 654)

DIALOG(R)File 654:US PAT.FULL.

(c) FORMAT ONLY 2003 THE DIALOG CORP. All rts. reserv.

3867587 \*\*IMAGE Available

Derwent Accession: 1996-402553

**Utility**

**REASSIGNED**

E/ System and method for electronic transfer of funds using an automated teller machine to dispense the transferred funds

Inventor: Marcus, Neil P., Mountain Lakes, NJ  
Brant, Michael J., Mountain Lakes, NJ

Rosenzweig, Michael J., Morris Plains, NJ

Assignee: Electronic Data Systems Corporation (02), Plano, TX  
Electronic Data Systems Corp (Code: 48181)

Examiner: Hajec, Donald T. (Art Unit: 254)

Assistant Examiner: Frech, Karl

Combined Principal Attorneys: Greibenow, L. Joy

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 5650604	A	19970722	US 95392423	19950222
Priority				US 95392423	19950222

Fulltext Word Count: 8263

Summary of the Invention:

...popular. Probably the most well-known provider of "money wiring" or money transfer service is Western Union .

...

...The agent, using a computer in many cases, then registers the transaction which updates the Western Union system automatically. Another option for money transfer with Western Union is for a sender to call a toll-free telephone number and provide the answering...transfer wherein the recipient does not need to have a financial card to activate the ATM or receive funds .

2/3,K/34 (Item 1 from file: 696)

DIALOG(R)File 696:DIALOG Telecom. Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

00609636

**Western Union, EDS Developing Cardless Money Transfer System**

Report on Smart Cards

June 15,1998 VOL: 12 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: BRP PUBLICATIONS

LANGUAGE: ENGLISH WORD COUNT: 604 RECORD TYPE: FULLTEXT

(c) BRP PUBLICATIONS All Rts. Reserv.

Search Report from Ginger D. Roberts

Imagine going up to an automated teller machine ( ATM ), punching in a few numbers and receiving a cash transfer - without needing a card. Western Union Financial Services Inc., a subsidiary of

TEXT:

Imagine going up to an automated teller machine ( ATM ), punching in a few numbers and receiving a cash transfer - without needing a card. Western Union Financial Services Inc., a subsidiary of First Data Corp. (FDC), and EDS (Electronic Data Systems...).

...EDS will develop the system that will enable Western Union to market the product, which would allow for person -to- person money transfers at more than 13,000 ATM machines and 25,000 Western Union agent locations throughout the United States. "This clearly represents the next generation of electronic money transfer, and Western Union and EDS are leading the cutting edge of this technology," said Doug McNary, president of Western Union North America. "This system will fulfill consumers' demands for a fully automated money transfer option..."

2/3,K/35 (Item 2 from file: 696)  
DIALOG(R)File 696:DIALOG Telecom. Newsletters  
(c) 2003 The Dialog Corp. All rts. reserv.

00609123

Western Union, EDS Developing System To Receive ATM Transfers Without A Card

Report on Electronic Commerce  
June 9,1998 VOL: 5 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: BRP PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 602 RECORD TYPE: FULLTEXT

(c) BRP PUBLICATIONS All Rts. Reserv.

Imagine going up to an automated teller machine ( ATM ), punching in a few numbers and receiving a cash transfer - without needing a card. Western Union Financial Services Inc., a subsidiary of

TEXT:

Imagine going up to an automated teller machine ( ATM ), punching in a few numbers and receiving a cash transfer - without needing a card. Western Union Financial Services Inc., a subsidiary of First Data Corp. (FDC), and EDS (Electronic Data Systems...).

...EDS will develop the system that will enable Western Union to market the product, which would allow for person -to- person money transfers at more than 13,000 ATM machines and 25,000 Western Union agent locations throughout the United States. "This clearly represents the next generation of electronic money transfer, and Western Union and EDS are leading the cutting edge of this technology," said Doug McNary, president of Western Union North America. "This system will fulfill consumers' demands for a fully automated money transfer option..."

2/3,K/36 (Item 1 from file: 994)  
DIALOG(R)File 994:NewsRoom 2001  
(c) 2003 The Dialog Corporation. All rts. reserv.

0343010292 15MG0A1M  
\* Western Union Says First Data Won't Mind Genpass P-P Deal  
BY DAVID BREITKOPF

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AMERICAN BANKER (US), v167, n204, p8

Wednesday, October 24, 2001

JOURNAL CODE: ANYY LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newsletter SECTION HEADING: Cards ISSN: 0002-7561

WORD COUNT: 892

TEXT:

...to open Genpass Inc.'s 20,000 automated teller machines to the new Western Union Money Transfer person -to- person service.

The odd part is that Western Union's parent company, Denver-based First Data...

2/3,K/37 (Item 1 from file: 995)

DIALOG(R)File 995:NewsRoom 2000

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0065015641 15220H8S

Western Union Wire Transfers At AmEx ATMs Western Union and American Express team to offer wire transfer services at approximately 6,000 of the latter's 8,500 ATMs

Card Fax, v2000, n86, p1

Thursday, May 4, 2000

JOURNAL CODE: AGXG LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal

WORD COUNT: 270

TEXT:

...to transfer cash electronically from a Western Union agent. EDS will process the wire-to- ATM transactions. The transactions are conducted when a customer buys a wire transfer money at one of 28,000 Western Union agent offices. The receiver of the cash gains access to the money by entering two sets of number codes into a designated ATM . No debit card is used to obtain the wire transfer cash. A spokesperson for First Data says AmEx will get a commission when an ATM is used and no surcharges will be imposed to the receiver of the cash . Eugene Desilva, AmEx vice president of new business ventures, says the wire transfer option should... ...8,500 ATMs. Other ATM operators will also be offered the service, says Mike Yerington, Western Union president. Yerington says ATM access greatly expands the availability and convenience of wire transfers.

Copyright...

2/3,K/38 (Item 2 from file: 995)

DIALOG(R)File 995:NewsRoom 2000

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0036014958 15080GMF

Western Union to test cardless ATM transactions Plans are being made by Western Union to test technology in the second quarter of 2000 that allows unbanked individuals to obtain cash transfers using ATMs

Card Fax, n47, p1

Thursday, March 9, 2000

JOURNAL CODE: AGXG LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal

WORD COUNT: 173

TEXT:

...you pick up the money, though, you don't need a card." Senders of the funds will provide the receiver with a password to obtain the cash

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from the ATM , according to the spokesperson.

Copyright 2000 Faulkner & Gray Inc.  
?

Search Report from Ginger D. Roberts

?show files;ds  
File 348:EUROPEAN PATENTS 1978-2003/Feb W01  
(c) 2003 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20030130, UT=20030123  
(c) 2003 WIPO/Univentio

Set	Items	Description
S1	23737	MONEY OR CASH? OR MONIES OR FUND? ?
S2	3777	S1(6N) (TRANSFER? OR TRANSMIT? OR SEND? OR ROUTIN-G? OR WIRING? OR WIRE? OR WESTERN()UNION OR QUICK()COLLECT?)
S3	409	S2(6N) (SENDER? OR INDIVIDUAL? OR PERSON? OR ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR TRANSFER?R? OR TRANSMITTER?)
S4	38457	(RECIPIENT? OR RECEIVER? OR "TO()WHOM" OR RECEIVOR? OR RECEIVING) (5N) (IDENTIF? OR ID OR CODE OR KEY? OR NUMBER?)
S5	67148	(MATCH? OR COMPAR? OR VERIF? OR ANALYS? OR ANALYZ? OR AUTH-ENTICAT?) (6N) (IDENTIF? OR ID OR CODE OR KEY?)
S6	22960	(CONFIRM? OR VALID? OR VERIF? OR RECEIPT?) (3N) (CODE? OR KE-Y? OR NUMBER? OR IMAGE? OR PICTURE? OR SYMBOL? OR LETTER?)
S7	29257	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()-BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") () (MACHINES.OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S8	170	S3 AND S7
S9	29762	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()-BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") () (MACHINES OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S10	47	S3(S)S9
S11	14	S3(S)S4(S)S5
S12	49	S10 OR S11

?t12/5/all

12/5/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01406334

A method for loading money, an electronic device, and a system  
Verfahren, Vorrichtung und System zum Laden von elektronischem Geld  
Methode, dispositif et systeme pour charger de l'argent electronique  
PATENT ASSIGNEE:

Nokia Corporation, (3988870), Keilalahdentie 4, 02150 Espoo, (FI),  
(Applicant designated States: all)

INVENTOR:

Uusilehto, Janne, Tammelan Puistokatu 30-32 A 1, 33100 Tampere, (FI)

LEGAL REPRESENTATIVE:

Pursiainen, Timo Pekka (81702), Tampereen Patenttitoimisto Oy,  
Hermiankatu 12B, 33720 Tampere, (FI)

PATENT (CC, No, Kind, Date): EP 1189179 A2 020320 (Basic)  
EP 1189179 A3 021106

APPLICATION (CC, No, Date): EP 2001660157 010831;

PRIORITY (CC, No, Date): FI 201939 000904

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08

ABSTRACT EP 1189179 A2

The present invention relates to a method for loading money from money loading means (15) to money depositing means (1). In the method, money is deposited in electrical form. In the method, a loading condition is determined. Further in the method, a signal transmitted by the money loading means (15) is received, and said loading condition is examined.

Search Report from Ginger D. Roberts

Thus, if the loading condition is fulfilled and if the signal transmitted by the loading means (15) can be received, money is loaded automatically.

ABSTRACT WORD COUNT: 83

NOTE:

Figure number on first page: 3

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 020320 A2 Published application without search report

Change: 021106 A2 International Patent Classification changed:  
20020918

Search Report: 021106 A3 Separate publication of the search report  
LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200212	675
SPEC A	(English)	200212	3982
Total word count - document A			4657
Total word count - document B			0
Total word count - documents A + B			4657

12/5/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01136568

Transfer system, method, and recording medium therefor  
Übertragungssystem und -verfahren mit dazugehörigem Aufzeichnungsmedium  
Système de transfert, méthode et moyen d'enregistrement associé

PATENT ASSIGNEE:

THE SUMITOMO BANK, LIMITED, (1137590), 3-2, Marunouchi, 1-chome,  
Chiyoda-ku, Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Bando, Toshiro, c/o The Sumitomo Bank, Limited, 3-2 Marunouchi 1-chome,  
Chiyoda-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Brown, Kenneth Richard et al (28831), R.G.C. Jenkins & Co. 26 Caxton  
Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 992960 A2 000412 (Basic)  
EP 992960 A3 020821

APPLICATION (CC, No, Date): EP 99306615 990820;

PRIORITY (CC, No, Date): JP 98284481 981006

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT EP 992960 A2

It is checked by searching a table whether or not a transferred-to account number is a transfer-exclusive account number. If it is determined as a result of the table search that the transferred-to account number is not a transfer-exclusive account number (NO in S302), then a common ledger receiving process is performed (S308). If it is a transfer-exclusive account number, then a transferred-to account number or related information is added to a predetermined column (S304). A transferred-to account number is converted into a normal account number (S306). Then, a common ledger receiving process is performed (S308) on the obtained normal account number. Afterwards, a transfer notification is issued to the company to which money has been transferred using a feedback listing (S314) and electronic information (S312) in an EB service. In this process, a transfer-exclusive account number for each payer or related information is written to a predetermined column, and

Search Report from Ginger D. Roberts

output as a notification. An enterprise which has set transfer-exclusive account numbers can specify a payer by an account number, etc. used in the transferring process.

ABSTRACT WORD COUNT: 177

NOTE:

Figure number on first page: 3

LEGAL STATUS (Type, Pub Date, Kind, Text):

Search Report: 020821 A3 Separate publication of the search report  
Application: 20000412 A2 Published application without search report  
Examination: 030129 A2 Date of request for examination: 20021203

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	1290
SPEC A	(English)	200015	4942
Total word count - document A			6232
Total word count - document B			0
Total word count - documents A + B			6232

12/5/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00965309

Method and system of transferring currency from a first account to an ATM  
Verfahren und System zur Geldubertragung von einem ersten Konto zu einem  
Geldautomaten

Procede et systeme pour le transfert d'argent depuis un premier compte vers  
un distributeur d'argent

PATENT ASSIGNEE:

Konya, Arpad, (2567870), Kovacs L. u. 36/A, 2000 Szentendre, (HU),  
(Proprietor designated states: all)

INVENTOR:

Konya, Arpad, Kovacs L. u. 36/A, 2000 Szentendre, (HU)

LEGAL REPRESENTATIVE:

Schull, Gottfried Dipl.-Phys. (83252), KOHAUSZ & FLORACK, Kanzlerstrasse  
8a, 40472 Dusseldorf, (DE)

PATENT (CC, No, Kind, Date): EP 958559 A2 991124 (Basic)  
EP 958559 B1 011010  
WO 9825241 980611

APPLICATION (CC, No, Date): EP 97945996 971117; WO 97HU76 971117

PRIORITY (CC, No, Date): US 759185 961204

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00

CITED PATENTS (EP B): EP 496656 A; EP 500956 A; US 5064999 A; US 5175416 A;  
US 5546523 A

CITED PATENTS (WO A): US 3833885 A; US 3943335 A; US 4692600 A; US 4761542  
A; US 4803347 A; US 4922419 A; US 5064999 A; US 5175416 A

CITED REFERENCES (EP B):

PATENT ABSTRACTS OF JAPAN vol. 008, no. 097 (P-272), 8 May 1984 & JP 59  
009774 A (TATEISHI DENKI KK), 19 January 1984;

CITED REFERENCES (WO A):

PATENT ABSTRACTS OF JAPAN vol. 008, no. 097 (P-272), 8 May 1984 & JP 59  
009774 A (TATEISHI DENKI KK), 19 January 1984;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 001011 A2 Title of invention (German) changed: 20000822

Search Report from Ginger D. Roberts

Application: 981111 A2 International application (Art. 158(1))  
 Lapse: 030205 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): BE  
           20011010, CH 20011010, LI 20011010, FI  
           20011010, GB 20020110, MC 20011117, PT  
           20020110, SE 20020110,  
  
 Lapse: 021127 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): FI  
           20011010, MC 20011117, PT 20020110, SE  
           20020110,  
  
 Oppn None:  
 Lapse: 021002 B1 No opposition filed: 20020711  
 020703 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): SE  
           20020110,  
  
 Examination: 001102 A2 Date of dispatch of the first examination  
               report: 20000914  
  
 Change: 001011 A2 Title of invention (English) changed: 20000822  
 Change: 001011 A2 Title of invention (French) changed: 20000822  
 Grant: 011010 B1 Granted patent  
 Lapse: 020814 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): FI  
           20011010, SE 20020110,  
  
 Lapse: 021023 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): FI  
           20011010, MC 20011117, SE 20020110,  
  
 Lapse: 030102 B1 Date of lapse of European Patent in a  
           contracting state (Country, date): CH  
           20011010, LI 20011010, FI 20011010, GB  
           20020110, MC 20011117, PT 20020110, SE  
           20020110,  
  
 Application: 991124 A2 Published application without search report  
 Examination: 991124 A2 Date of request for examination: 19990721  
 LANGUAGE' (Publication, Procedural, Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200141	1712
CLAIMS B	(German)	200141	1735
CLAIMS B	(French)	200141	1910
SPEC B	(English)	200141	5922
Total word count - document A			0
Total word count - document B		11279	
Total word count - documents A + B		11279	

12/5/4 (Item 4 from file: 348)  
 DIALOG(R) File 348:EUROPEAN PATENTS  
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00924830

Improved self-service system  
 Verbessertes Selbstbedienungssystem  
 Systeme libre-service ameliore

**PATENT ASSIGNEE:**  
 NCR International, Inc., (1449484), 1700 South Patterson Boulevard,  
 Dayton, Ohio 45479, (US), (applicant designated states:  
 AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

**INVENTOR:**  
 Patterson, David, 2 Richmond Terrace, Dundee DD2 1BQ, (GB)  
 Coutts, Michael G., 27 Blacklaw Drive, Birkhill, Dundee DD2 5RJ, (GB)

**LEGAL REPRESENTATIVE:**  
 Irish, Vivien Elizabeth (32204), International IP Department, NCR  
 Limited, 206 Marylebone Road, London NW1 6LY, (GB)

Search Report from Ginger D. Roberts

PATENT (CC, No, Kind, Date): EP 843291 A2 980520 (Basic)  
APPLICATION (CC, No, Date): EP 97305198 970714;  
PRIORITY (CC, No, Date): GB 9618110 960830  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;

MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02;

ABSTRACT EP 843291 A2

An automated teller machine (10) or a home banking system (32) is operated to provide, during the delays associated with authorizing and acting upon a user instruction, a sales presentation related to a financial product. The type of presentation is selected by matching a profile of the user, obtained from a central information store (20), with profiles of target customers for a number of financial products.

ABSTRACT WORD COUNT: 67

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980520 A2 Published application (A1with Search Report  
;A2without Search Report)

Change: 980902 A2 International patent classification (change)

Change: 980902 A2 Obligatory supplementary classification  
(change)

Change: 980916 A2 International patent classification (change)

Change: 980916 A2 Obligatory supplementary classification  
(change)

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9821	462
SPEC A	(English)	9821	1995
Total word count - document A			2457
Total word count - document B			0
Total word count - documents A + B			2457

12/5/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

00871654

Electronic settlement method employing electronic money value with identifier and system for use in such a method  
Einen elektronischen Geldwert mit Identifizierer verwendendes elektronisches Begleichungsverfahren und ein solches Verfahren verwendetes System

Methode electronique pour le reglement d'un paiement, utilisant une valeur monetaire electronique avec identificateur et systeme pour la mise en oeuvre de cette methode

PATENT ASSIGNEE:

Hitachi, Ltd., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (Applicant designated States: all)

INVENTOR:

Ikeda, Kazuyuki, 38-13-203, Nishikoigakubo-1-chome, Kokubunji-shi, (JP)  
Tomita, Hiroshi, 7-2-101, Miyamaedaira-1-chome, Miyamea-ku, Kawasaki-shi,  
(JP)

Tasaka, Mitsunobu, 40-1, Utsukushigaokanishi-2-chome, Aoba-ku,  
Yokohama-shi, (JP)

Nitta, Jun, 4-6-205, Susukino-1-chome, Aoba-ku, Yokohama-shi, (JP)

LEGAL REPRESENTATIVE:

Hackney, Nigel John et al (76991), Mewburn Ellis, York House, 23 Kingsway  
, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 798672 A2 971001 (Basic)  
EP 798672 A3 000517

Search Report from Ginger D. Roberts

APPLICATION (CC, No, Date): EP 97302081 970326;  
PRIORITY (CC, No, Date): JP 96103516 960329  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G07F-007/08

ABSTRACT EP 798672 A2

In an electronic settlement system employing a holding unit (200) for holding electronically an electronic money value, even if the holding unit is damaged, it is insured that the electronic money value which the holding unit held can be confirmed. In addition, in that assurance, the unjust report is prevented from being carried out. Furthermore, in that assurance, it is an object to insure the anonymousness as well which is a merit of cash. In order to attain that object, in the holding unit for holding the electronic money value, the electronic money value is held with the electronic money value being divided into one or more groups, and unique identifiers are assigned to the groups, respectively. In addition, when transferring, in the settlement operation, the necessary electronic money value having the identifier assigned thereto to another holding unit, the electronic money value is transferred together with the identifier. Furthermore, the above-mentioned holding unit holds both the electronic money values having the identifiers assigned thereto and the electronic money values each having no identifier assigned thereto with those electronic money values being mixed with each other.

ABSTRACT WORD COUNT: 187

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Search Report: 000517 A3 Separate publication of the search report  
Application: 971001 A2 Published application (Alwith Search Report  
;A2without Search Report)  
Withdrawal: 000726 A2 Date of withdrawal of application: 20000525  
Examination: 971001 A2 Date of filing of request for examination:  
970415

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9709W4	996
SPEC A	(English)	9709W4	10872
Total word count - document A			11868
Total word count - document B			0
Total word count - documents A + B			11868

12/5/6 (Item 6 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00801258

SYSTEM AND METHOD FOR ELECTRONIC TRANSFER OF FUNDS USING AN AUTOMATED  
TELLER MACHINE TO DISPENSE THE TRANSFERRED FUNDS  
SYSTEM UND VERFAHREN FUR ELEKTRONISCHE GELDUBERWEISUNGEN UNTER VERWENDUNG  
EINES AUTOMATISCHEN BANKSCHALTER-KASSENAUTOMATES ZUR AUSGABE DES  
UBERWIESENEN GELDES  
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE DE FONDS A L'AIDE D'UN GUICHET  
AUTOMATIQUE BANCAIRE POUR DISTRIBUER LES FONDS TRANSFERES

PATENT ASSIGNEE:

ELECTRONIC DATA SYSTEMS CORPORATION, (953292), 5400 Legacy Drive H3-3A-05  
, Plano, TX 75024, (US), (Proprietor designated states: all)

INVENTOR:

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BRANT, Michael, J., 2 Crestview Road, Mountain Lakes, NJ 07046, (US)

Search Report from Ginger D. Roberts

ROSENZWEIG, Michael, J., 18 Crossing Drive, Flanders, New Jersey 07836,  
(US)

LEGAL REPRESENTATIVE:

UEXKULL & STOLBERG (100011), Patentanwalte Beselerstrasse 4, 22607  
Hamburg, (DE)

PATENT (CC, No, Kind, Date): EP 811211 A1 971210 (Basic)  
EP 811211 B1 021016  
WO 96026508 960829

APPLICATION (CC, No, Date): EP 96906429 960212; WO 96US1979 960212

PRIORITY (CC, No, Date): US 392423 950222

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-019/00

CITED PATENTS (EP B): WO 85/01139 A; US 4408203 A; US 4423316 A; US 5283829  
A; US 5326960 A; US 5343529 A; US 5371797 A

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Grant: 021016 B1 Granted patent

Examination: 20000105 A1 Date of dispatch of the first examination  
report: 19991122

Application: 961127 A International application (Art. 158(1))

Application: 971210 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 971210 A1 Date of filing of request for examination:  
970909

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200242	2086
CLAIMS B	(German)	200242	1984
CLAIMS B	(French)	200242	2336
SPEC B	(English)	200242	5279
Total word count - document A			0
Total word count - document B			11685
Total word count - documents A + B			11685

12/5/7 (Item 7 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00723740

TRANSACTION PROCESSING SYSTEM AND TRANSACTION PROCESSING METHOD  
TRANSAKTIONSVERARBEITUNGSSYSTEM UND -VERFAHREN  
SYSTEME DE TRAITEMENT DES TRANSACTIONS ET PROCEDE DE TRAITEMENT DES  
TRANSACTIONS

PATENT ASSIGNEE:

Oki Electric Industry Company, Limited, (225690), 7-12, Toranomon 1-chome  
Minato-ku, Tokyo 105, (JP), (applicant designated states: DE;FR;GB;NL)

INVENTOR:

MORI, Tohru, c/o Oki Electric Industry Co., Ltd., 7-12, Toranomon  
1-chome, Minato-ku, Tokyo 105, (JP)

YOSHIZAWA, Seiji, Oki Electric Industry Co., Ltd., 7-12, Toranomon  
1-chome, Minato-ku, Tokyo 105, (JP)

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HAMASAKI, Satoshi, Oki Electric Industry Co., Ltd., 7-12, Toranomon

Search Report from Ginger D. Roberts

1-chome, Minato-ku, Tokyo 105, (JP)

LEGAL REPRESENTATIVE:

Betten & Resch (101031), Reichenbachstrasse 19, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 750283 A1 961227 (Basic)

WO 9524690 950914

APPLICATION (CC, No, Date): EP 95910759 950307; WO 95JP369 950307

PRIORITY (CC, No, Date): JP 9436813 940308

DESIGNATED STATES: DE; FR; GB; NL

INTERNATIONAL PATENT CLASS: G07F-019/00;

ABSTRACT EP 750283 A1

A transaction processing system comprises a host computer (1), a transaction machine (2), a first card (3) and a second card (4). The first card (3) and the second card (4) directly and mutually transfer information representing monetary values based on a signal representing authentication of a transaction processing received from the host computer (1) by way of the ATM (2). The host computer (1) renews a sum of applicable account stored in the host computer (1) wherein the sum is increased or decreased owing to the transaction and processing when the information representing monetary values is transferred between the first card (3) and the second card (4). (see image in original document)

ABSTRACT WORD COUNT: 130

LEGAL STATUS (Type, Pub Date, Kind, Text):

Search Report: 20000301 A1 Date of drawing up and dispatch of  
supplementary:search report 20000113

Application: 951122 A International application (Art. 158(1))

Change: 20000301 A1 International Patent Classification changed:  
20000108

Change: 20000301 A1 International Patent Classification changed:  
20000108

Application: 961227 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 961227 A1 Date of filing of request for examination:  
960927

LANGUAGE (Publication, Procedural, Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) EPAB96 1940

SPEC A (English) EPAB96 16034

Total word count - document A 17974

Total word count - document B 0

Total word count - documents A + B 17974

12/5/8 (Item 8 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00702693

Method of authenticating a terminal in a transaction execution system  
Verfahren zum Authentisieren eines Schalterterminals in einem System zur  
Durchfuhrung von Überweisungen

Methode pour l'authentification d'un terminal dans un systeme d'execution  
de transactions

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (Proprietor designated states: all)

INVENTOR:

Merritt, Michael J., 1101 Iroquois Ave., No 1329, Naperville, Ill. 60563,  
(US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies (UK)

Search Report from Ginger D. Roberts

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PATENT (CC, No, Kind, Date): EP 668580 A1 950823 (Basic)  
EP 668580 B1 010606

APPLICATION (CC, No, Date): EP 95300762 950208;

PRIORITY (CC, No, Date): US 198800 940217

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G07F-007/12

CITED PATENTS (EP B): EP 440515 A; AT 61680 B; DE 3233488 A

ABSTRACT EP 668580 A1

The invention provides a method of authenticating to a user or customer a terminal, such as an automatic teller machine, in a transaction execution system. The terminal is authenticated (300,305,310,315) by a central host using cryptographic techniques, and a personal security phrase (PSP) is sent (370) from the host to the terminal. A message, incorporating the personal security phrase, is communicated (380) to the customer by the terminal, thereby indicating that the terminal is legitimate. The terminal is authenticated to the customer prior to his entering (390) any secret or confidential information, such as a personal identification number, into the terminal. (see image in original document)

ABSTRACT WORD COUNT: 108

NOTE:

Figure number on first page: 3

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 000524 A1 Title of invention (French) changed: 20000406

Application: 950823 A1 Published application (A1with Search Report  
;A2without Search Report)

Oppn None: 020529 B1 No opposition filed: 20020307

Grant: 010606 B1 Granted patent

Examination: 960403 A1 Date of filing of request for examination:  
960207

Examination: 980513 A1 Date of despatch of first examination report:  
980326

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	787
CLAIMS B	(English)	200123	793
CLAIMS B	(German)	200123	745
CLAIMS B	(French)	200123	837
SPEC A	(English)	EPAB95	3944
SPEC B	(English)	200123	3804
Total word count - document A			4732
Total word count - document B			6179
Total word count - documents A + B			10911

12/5/9 (Item 9 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00265036

Smart card having external programming capability and method of making same.

Chipkarte mit externer Programmierungsmoglichkeit und Verfahren zu ihrer Herstellung.

Carte a circuit integre ayant la possibilite d'une programmation externe et sa methode de fabrication.

PATENT ASSIGNEE:  
International Business Machines Corporation, (200120), Old Orchard Road,

Search Report from Ginger D. Roberts

Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

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Double, Glen Paul, 8834 High Ridge Lane, Concord, NC 28025, (US)

Neckyfarow, Steven William, 2609 Lawton Bluff Rd., Matthews, NC 28105, (US)

Rohland, William Stanley, 4234 Rotunda Rd., Charlotte, NC 28226, (US)

Tung, Min-Hsiung George, 10309 Ben Franklin Ct., Matthews, NC 28105, (US)

LEGAL REPRESENTATIVE:

Monig, Anton, Dipl.-Ing. et al (8591), IBM Deutschland

Informationssysteme GmbH, Patentwesen und Urheberrecht, D-70548

Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 275510 A2 880727 (Basic)

EP 275510 A3 890405

EP 275510 B1 921021

APPLICATION (CC, No, Date): EP 87118815 871218;

PRIORITY (CC, No, Date): US 4501 870120

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G07F-007/10;

CITED PATENTS (EP A): US 4613937 A; WO 8705420 A

ABSTRACT EP 275510 A2

A smart card (10) which has a instruction processor (12) which is connected to a changeable memory (16) in which application programs are stored. The card is manufactured partially blank, or without an application program stored thereon, and an application program is then loaded into the changeable memory, i.e., by downloading it from a mainframe computer. In this manner, the application program in a smart card may be changes by an authorized party. Further, a flag (22) indicates whether a program has been loaded on a smart card. Also disclosed is a method of securing the program from tampering by unauthorized parties where, in response to certain instructions (such as a dump of the application program), key portions are erased prior to execution. Application programs are loaded onto the card through the use of a double timed reset, the first of which writes a predetermined sequence on the card for a set time interval. The second reset before the end of the set time interval then indicates that a program load function is to occur and causes key selected portions of the memory to be overwritten and erased to protect key data from the previous program from being maintained or used later.

ABSTRACT WORD COUNT: 206

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880727 A2 Published application (A1with Search Report  
;A2without Search Report)

Change: 881019 A2 Representative (change)

Examination: 890125 A2 Date of filing of request for examination:  
881126

Search Report: 890405 A3 Separate publication of the European or  
International search report

Examination: 910814 A2 Date of despatch of first examination report:  
910702

Grant: 921021 B1 Granted patent

Change: 930512 B1 Representative (change)

Change: 931006 B1 Representative (change)

Oppn None: 931013 B1 No opposition filed

Lapse: 940112 B1 Date of lapse of the European patent in a  
Contracting State: GB 930121

Lapse: 991020 B1 Date of lapse of European Patent in a  
contracting state (Country, date): GB  
19930121, IT 19921021,

LANGUAGE (Publication, Procedural, Application): English; English; English

Search Report from Ginger D. Roberts

FULLTEXT AVAILABILITY:

Available	Text	Language	Update	Word Count
CLAIMS	B	(English)	EPBBF1	608
CLAIMS	B	(German)	EPBBF1	549
CLAIMS	B	(French)	EPBBF1	660
SPEC	B	(English)	EPBBF1	4147
Total word count - document A				0
Total word count - document B				5964
Total word count - documents A + B				5964

12/5/10 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00950456 \*\*Image available\*\*

MONEY-TRANSFER TECHNIQUES

TECHNIQUES DE TRANSFERT D'ARGENT

Patent Applicant/Assignee:

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07622, US, US (Residence), US (Nationality)

Inventor(s):

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US,

Legal Representative:

MICHAELSON Peter L (agent), Michaelson & Wallace, Parkway 109 Office  
Center, 328 Newman Springs Road, P.O. Box 8489, Red Bank, NJ 07701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200284614 A1 20021024 (WO 0284614)

Application: WO 2002US1618 20020118 (PCT/WO US0201618)

Priority Application: US 2001829614 20010410

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G07F-007/08

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18750

English Abstract

A financial institution (12) has a web-based server (11) for use in transferring money between a customer and a beneficiary. The server provides an online money-transfer service via the Internet and the PSTN (Public Switched Telephone Network). A customer, having a client computer (21), a telephone having DTMF (Dual-Tone, Multiple Frequency) access and a credit card, opens a transaction web page provided by the server. The customer inputs transaction data into the web page, including the sum of money, customer and beneficiary data, and basic payment data, such as credit-card information except, perhaps, the credit card number. The customer sends the transaction data to the server via the Internet. After the customer confirms the transaction data in a second web page, the server instructs the customer to contact the financial institution via

Search Report from Ginger D. Roberts

the customer's telephone. Upon receiving the customer's telephone call, the server looks for a match between a received ANI (automatic number identification) signal and the telephone number provided by the customer. The customer then punches in the credit card number, and, in return, receives a fund-pick-up ("folio") number in an audio message. The customer provides the beneficiary with the fund-pick-up number to use in collecting the funds.

French Abstract

Selon l'invention, une institution financiere (12) possede un serveur web (11) destine a etre utilise dans des transferts d'argent entre un client et un beneficiaire. Le serveur fournit un service de transfert d'argent en ligne via l'Internet et le RTPC (reseau telephonique public commute). Un client, possedant un ordinateur (21), un acces telephonique DTMF (double tonalite, multifrequence) et une carte de credit, ouvre un page web de transaction fournie par le serveur. Le client saisit les donnees de transaction sur la page web, incluant la somme d'argent, des donnees de client et de beneficiaire, et des donnees de paiement de basiques, notamment l'information de carte de credit, excepte peut-etre, le numero de cette carte. Le client envoie les donnees de transaction vers le serveur via l'Internet. Apres confirmation par le client des donnees de transaction sur une seconde page web, le serveur demande au client de contacter l'institution financiere via le telephone du client. A reception de l'appel telephonique du client, le serveur recherche une correspondance entre un signal d'identification de numero automatique et le numero de telephone donne par le client. Le client enregistre alors son numero de carte de credit, et, en retour, recoit un numero de retrait de fonds dans un message audio. le client communique au beneficiaire le numero de retrait de fonds qu'il doit utiliser pour collecter ces fonds.

Legal Status (Type, Date, Text)

Publication 20021024 A1 With international search report.

Examination 20030109 Request for preliminary examination prior to end of 19th month from priority date

12/5/11 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00933152 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
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Search Report from Ginger D. Roberts

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 243912

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20020829 A2 Without international search report and to be  
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Declaration 20021114 Late publication under Article 17.2a

Republication 20021114 A2 With declaration under Article 17(2)(a); without  
abstract; title not checked by the International  
Searching Authority.

12/5/12 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00925759 \*\*Image available\*\*

ONLINE PAYMENT TRANSFER AND IDENTITY MANAGEMENT SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE TRANSFERT DE PAIEMENTS EN LIGNE ET DE GESTION  
D'IDENTITES

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Patent Applicant/Inventor:

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Search Report from Ginger D. Roberts

Patent and Priority Information (Country, Number, Date):

Patent: WO 200259847 A1 20020801 (WO 0259847)  
Application: WO 2002CA107 20020125 (PCT/WO CA0200107)  
Priority Application: CA 2332656 20010126  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10476

English Abstract

A person-to-person (P2P) payment platform and identity management system which facilitates online banking by allowing consumers to send and receive money in real-time, with no special registration outside of the users' existing banking relationship, and under the security, brand and control of their own respective banks. A central clearing facility (CCF) coordinates and manages payments for users through partner financial institutions. Customers initiate payments within their online banking accounts or other bank delivery channels, without setting up separate accounts profiles and passwords. The CCF is invisible, and allows the customer to access the bank's delivery channel; select a recipient from a list of past payees or enter a new recipient; specify a payment amount, an expiry date and the account from which to draw the funds, and optionally write a personalized message; receive immediate confirmation of the transaction, following which an email message is sent to the recipient advising of payment with links to various methods of collection, and receive an email message confirmation when the recipient accepts the payment. The recipient establishes his identity by providing responses to one or more customer-defined challenge-response questions, the accuracy of which must be verified before any financial transaction will be effected.

French Abstract

L'invention concerne une plate-forme de paiements personne-a-personne (P2P) et un systeme de gestion d'identites qui facilite les operations bancaires en ligne en permettant aux clients d'envoyer et de recevoir de l'argent en temps reel, sans devoirs proceder a aucun enregistrement special en dehors de leur relation bancaire existante tout en profitant de la securite, de la marque de commerce et des possibilites de controle offertes par leurs banques respectives. Un mecanisme central de compensation (CCF) coordonne et gere les paiements a l'intention des utilisateurs a travers des institutions financieres partenaires. Les clients effectuent les paiements a partir de leurs comptes bancaires en ligne ou par d'autres canaux bancaires d'expedition, sans devoir etablir des profils de comptes et des mots de passe separees. Le CCF est invisible et permet au client ce qui suit: acceder au canal d'expedition de la banque; choisir un destinataire sur une liste de beneficiaires existante ou entrer un nouveau destinataire; indiquer le montant du paiement, la date limite et le compte sur lequel seront preleves les fonds, et introduire en option un message personnel; recevoir la confirmation immediate de la transaction, apres quoi un message est envoye par courrier electronique au destinateur pour l'informer du paiement, avec

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des liens pointant vers des procedes de recouvrement, puis recevoir un message par courrier electronique lorsque le destinataire aura accepte le paiement. Le destinataire declare son identite en repondant aux questions definies par le client; avant de mener toute transaction financiere, l'exactitude de ses reponses est verifiee.

Legal Status (Type, Date, Text)

Publication 20020801 A1 With international search report.

Publication 20020801 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Claim Mod 20020919 Later publication of amended claims under Article 19 received: 20020723

Republication 20020919 A1 With international search report.

Republication 20020919 A1 With amended claims and statement.

Examination 20021114 Request for preliminary examination prior to end of 19th month from priority date

12/5/13 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00920261 \*\*Image available\*\*

AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONJUNCTION WITH A KIOSK  
SYSTEME DE TRANSFERT DE FOND ELECTRONIQUE DANS LEQUEL UN MTA EST UTILISE  
CONJOINTEMENT AVEC UN KIOSQUE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200254318 A1 20020711 (WO 0254318)

Application: WO 2001US49915 20011221 (PCT/WO US0149915)

Priority Application: US 2000751120 20001228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 4249

English Abstract

A method for electronically transferring funds between a sender and a recipient includes receiving at an initiating terminal (11, 13, 14) an

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amount of funds to be transferred from the sender ; a security code; generating a unique personal identification number and providing it to the sender; storing the information at a central terminal (16) in communication with the initiating identification terminal; providing a manned kiosk (12) including a kiosk agent; dispensing the amount of funds at the manned kiosk (12) if the unique personal identification number and the security code provided by the recipient match the stored unique personal identification number and the stored security code.

French Abstract

L'invention concerne un procede de transfert de fonds electronique entre un envoyeur et un destinataire, qui consiste a : recevoir au niveau d'un terminal initial (11, 13, 14) une quantite de fonds a transferer par l'envoyeur, un code de securite, a generer un numero d'identification personnel unique et a l'envoyer a l'envoyeur terminal (16) ; a memoriser les informations au niveau d'un terminal central (16) en communication avec le terminal d'identification initial ; a fournir un kiosque habite (12) comprenant un agent de kiosque ; a distribuer la quantite de fonds au niveau du kiosque habite (12) si le numero d'identification personnel et le code de securite fournis par le destinataire correspondent au numero d'identification personnel unique et au code de securite memorise.

Legal Status (Type, Date, Text)

Publication 20020711 A1 With international search report.

Examination 20030116 Request for preliminary examination prior to end of  
19th month from priority date

12/5/14 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00914716 \*\*Image available\*\*

BAR CODED BILL PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200248835 A2 20020620 (WO 0248835)

Application: WO 2001US48442 20011214 (PCT/WO US0148442)

Priority Application: US 2000737011 20001214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Search Report from Ginger D. Roberts

Fulltext Word Count: 27854

English Abstract

A system and method for payment is provided, wherein consumers pay their bills at supermarkets, large retail chain, or other stores and receive immediate credit from billers for their payments. Payments are made using a bar code printed on the bill or sent to the consumer, e.g., by fax or email. The biller receives good payment funds, deposited directly into his bank account, and error-free electronic payment data for consumer bill payments by the very next business day. The biller backdates the received bill payments to the time and date the consumer actually paid, regardless of the time that the payment data takes to post to the biller's accounts receivable system. In another aspect, a method for person -to- person money transfers is provided, wherein a bar coded deposit slip, card, or other printout permits a sender to remit funds directly into a receiver's bank account, and such funds are quickly accessible for withdrawal at a nearby automated teller machine, or for a debit card purchase.

French Abstract

L'invention porte sur un systeme et un procede de paiement a l'aide desquels les clients acquittent leurs factures pour des achats dans des supermarches, des chaines de magasins de detail ou d'autres magasins, et transfèrent aux facturiers un credit immediat a cet effet. Les paiements se font a l'aide d'un code-barres imprime sur la facture ou transmis au client par exemple par fax ou e-mail. Le facturier recoit les fonds pour le paiement des marchandises creditant directement son compte en banque ainsi que des donnees exemptes d'erreurs relatives au paiement electronique qui s'effectuera le prochain jour ouvrable. Le facturier antide les paiements recus pour les factures, au jour et a l'heure effective du paiement, independamment du temps que mettent les donnees relatives au paiement pour parvenir au systeme de reception des fonds du facturier. Une variante porte sur un procede de transfert de fonds de personne a personne selon lequel un recu de depot, une carte, ou autre document imprime permettent a un expediteur de deposer directement sur le compte en banque du destinataire des fonds rapidement retirables, par exemple a partir du Bancomat le plus proche, ou permettant l'achat d'une carte de debit.

Legal Status (Type, Date, Text)

Publication 20020620 A2 Without international search report and to be republished upon receipt of that report.

12/5/15 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00911768 \*\*Image available\*\*

TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE  
SYSTEME ET PROCEDE D'EXECUTION DE TRANSACTIONS METTANT EN OEUVRE UN  
MANDATAIRE ET UN INTERGICIEL UTILISATEURS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200245034 A2-A3 20020606 (WO 0245034)

Search Report from Ginger D. Roberts

Application: WO 2001CA1655 20011128 (PCT/WO CA0101655)

Priority Application: CA 2327554 20001128

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 28272

English Abstract

A transaction execution system has a plurality of member institutions, a number of transaction execution machines (TEMs), and a processing and routing system with translator to connect and process information between the member institutions and the TEMs. Each of the TEMs contains an identification device, a user interface and optionally a material device. When a customer uses one of the TEMs, the user interface is subsequently modified behave as though it were connected directly to all of the functionalities desired to be used by the user at one or more institutions, regardless of transport protocol, authorization protocol or other transaction automation system elements for the duration of the customer's transaction or provides the user the ability to conduct transaction involving accounts held at more than one institution.

French Abstract

Ce systeme d'execution de transactions comprend plusieurs etablissements membres, un certain nombre de machines d'execution de transactions (TEM), ainsi qu'un systeme de traitement et d'acheminement, ainsi qu'un traducteur a connecter et des informations de traitement, lesquels se situent entre les etablissements membres et les machines TEM. Chaque machine TEM contient un dispositif d'identification, une interface utilisateur et, le cas echeant, un dispositif materiel. Lorsqu'un client utilise l'une des machines TEM, l'interface utilisateur est alors modifiee de maniere a se comporter comme si elle etait connectee directement a toutes les autres fonctionnalites voulues, aux fins d'emploi par l'utilisateur au niveau d'au moins un etablissement, quels que soient le protocole de transport, le protocole d'autorisation ou tout autre element du systeme d'automatisation de transactions, et ce pendant la duree de la transaction du client, l'interface utilisateur dotant egalement l'utilisateur de la possibilite de mener des transactions impliquant des comptes ouverts aupres de plus d'un etablissement.

Legal Status (Type, Date, Text)

Publication 20020606 A2 Without international search report and to be republished upon receipt of that report.

Examination 20020627 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20030116 Late publication of international search report

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Search Report from Ginger D. Roberts

00907157    \*\*Image available\*\*

ELECTRONIC PAYMENT AND ASSOCIATED SYSTEMS  
PAIEMENT ELECTRONIQUE ET SYSTEMES ASSOCIES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200241271 A1 20020523 (WO 0241271)

Application: WO 2001IB2153 20011115 (PCT/WO IB0102153)

Priority Application: GB 200027922 20001115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6485

English Abstract

By linking together mobile telephony systems having small messageservice capacity and payment clearance systems such as those operated by banks and credit card companies, substantial facilitationof electronic payments may be achieved. Existing security systemsdesigned to protect the mobile telephony system, for example SIM cards and optional encryption provide a base level of transactionsecurity which may be enhanced by suitable programming to requirethe use of a PIN to validate a transaction. By linking such systems with e.g. ATMs, the usefulness of a mobile telephone, where each assigned telephone number essentially functions as a player identity number (or, in certain enhancements, as an account number), substantial transaction economies can be achieved without compromising security, with excellent audit trail features and with automatically generated confirmations and acknowledgements.

French Abstract

La presente invention permet de faciliter sensiblement les paiements electroniques en associant des systemes radiotelephoniques mobiles a faible capacite de service de messagerie et des systemes de reglement des paiements tels que ceux exploites par les societes emettrices de cartes de credit et les banques. Les systemes de securite existants concus pour proteger le systeme radiotelephonique mobile, par exemple les cartes a module d'identification d'abonne (cartes SIM) et le chiffrement optionnel constituent un niveau de base de securite des transactions qui peut etre eleve par la programmation adaptee de maniere a rendre necessaire l'utilisation d'un numero d'identification personnel (NIP) afin de valider une transaction. En associant de tels systemes par exemple a des guichets automatiques bancaires (GAB), l'utilite d'un radiotelephone mobile, chaque numero de telephone affecte fonctionnant principalement comme un numero d'identite d'un joueur (ou, dans certains modeles ameliores, comme un numero de compte), et des economies de transaction substantielles peuvent etre obtenues sans compromettre la securite, avec

Search Report from Ginger D. Roberts

des caracteristiques de piste de verification excellentes et avec des confirmations et des accuses de reception generes de maniere automatique.

Legal Status (Type, Date, Text)

Publication 20020523 A1 With international search report.

Publication 20020523 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20021010 Request for preliminary examination prior to end of 19th month from priority date

12/5/17 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00905160 \*\*Image available\*\*

METHOD AND APPARATUS FOR SENDING A REBATE VIA ELECTRONIC MAIL OVER THE INTERNET  
PROCEDE ET APPAREIL PERMETTANT D'ENVOYER UNE REDUCTION PAR COURRIER ELECTRONIQUE SUR L'INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239223 A2 20020516 (WO 0239223)

Application: WO 2001US46556 20011107 (PCT/WO US0146556)

Priority Application: US 2000707587 20001107

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12500

English Abstract

A method and apparatus are disclosed for transferring money representing a rebate from a retailer or manufacturer to a customer/recipient via an electronic mail message over a computer network such as the Internet. The recipient purchases, either conventionally or via an online store, a product for which an electronic rebate applies. In one embodiment, the recipient acquires the product through a conventional sale and requests a rebate online. Using the product's universal product code and serial numbers as identifiers, the sale is authenticated, and a transaction processor completes a funds transfer between the retailer or manufacturer and the recipient.

Search Report from Ginger D. Roberts

French Abstract

La presente invention concerne un procede et un appareil qui permettent de transferer de l'argent correspondant a une reduction accordee par un detailant ou un fabricant a un client/beneficiaire par un message de courrier electronique sur un reseau informatique tel que l'Internet. Le beneficiaire achete de maniere classique ou par l'intermediaire d'un magasin virtuel, un produit beneficiant d'une reduction electronique. Dans une forme de realisation, le beneficiaire achete le produit de maniere classique et demande une reduction en ligne. A l'aide du code universel des produits et des numeros de serie qui servent d'identificateurs pour le produit, la vente est authentifiee et un processeur de transactions execute un virement entre le detailant ou le fabricant et le beneficiaire.

Legal Status (Type, Date, Text)

Publication 20020516 A2 Without international search report and to be republished upon receipt of that report.

12/5/18 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00887196 \*\*Image available\*\*

**SYSTEM AND METHOD FOR CASHLESS TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRANSACTION ELECTRONIQUE**

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Legal Representative:

ANDERSON Philip J (agent), Anderson & Morishita, L.L.C., 3311 S. Rainbow,  
Suite 127, Las Vegas, NV 89146, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221377 A1 20020314 (WO 0221377)

Application: WO 2001US27168 20010830 (PCT/WO US0127168)

Priority Application: US 2000231393 20000908; US 2001942854 20010829

Designated States: AU CA JP MX ZA

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/60

International Patent Class: G06K-005/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7430

English Abstract

A system for transmitting and recording the transfer of electronic funds to a payment acceptor includes a personal data unit (8) and transaction node (5). The personal data unit (8) includes a microprocessor (20) having a data storage structure (21) storing an electronic funds balance connected to a data transmitter (26). The transaction node (5) includes a node receiver connected to the payment acceptor. Upon receiving a signal from the data transmitter (26), the node receiver signals receipt of electronic funds to the payment acceptor which in turn, debits of credits the electronic funds received in exchange for goods or services. In an optional embodiment, the system includes a transaction and information

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database for tracking transactions and, optionally, storing identity validation data (28) to verify the identity of users transacting electronic funds. A transaction hub (11) is optionally used to exchange electronic funds for cash or credit.

French Abstract

L'invention concerne un systeme destine a la transmission et a l'enregistrement de transferts de fonds electroniques vers un accepteur de paiement, comprenant une unite de donnees personnelles (8) et un noeud de transaction (5). L'unite de donnees personnelles (8) se compose d'un microprocesseur (20) comprenant une structure de stockage de donnees (21) destinee au stockage d'une balance des fonds electroniques et relie a un emetteur de donnees (26). Le noeud de transaction (5) comprend un noeud recepteur relie a l'accepteur de paiement. Lors de la reception d'un signal provenant de l'emetteur de donnees (26), le noeud recepteur signale la reception de fonds electroniques a l'accepteur de paiement qui, a son tour, debite ou credite les fonds electroniques recus en echange de biens ou de services. Dans un mode de realisation en option, le systeme comprend une base de donnees relatives aux transactions et aux informations, destinee au suivi des transactions et, eventuellement, au stockage de donnees de validation d'identite (28), pour verifier l'identite des utilisateurs effectuant des transactions de fonds electroniques. Un concentrateur de transactions (11) est utilise en option pour l'echange de fonds electroniques, pour les liquidites ou les credits.

Legal Status (Type, Date, Text)

Publication 20020314 A1 With international search report.

Publication 20020314 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Correction 20020523 Corrected version of Pamphlet: pages 1/7-7/7, drawings, replaced by new pages 1/7-7/7; due to late transmittal by the receiving Office

Republication 20020523 A1 With international search report.

12/5/19 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00878795 \*\*Image available\*\*

PERSONAL DATA DEVICE AND PROTECTION SYSTEM AND METHOD FOR STORING AND PROTECTING PERSONAL DATA

DISPOSITIF DE DONNEES PERSONNELLES, SYSTEME DE PROTECTION ET PROCEDE DE STOCKAGE ET DE PROTECTION DE DONNEES PERSONNELLES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200212985 A2 20020214 (WO 0212985)

Application: WO 2001GB3342 20010725 (PCT/WO GB0103342)

Priority Application: GB 200019628 20000809; GB 200022848 20000918

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

Search Report from Ginger D. Roberts

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8669

English Abstract

A personal data device, system and method for storing personal data including authentication means for restricting access to the stored personal data to an authorised user and communication means for transferring at least some of the personal data between the personal data device and a server. A copy of the personal data is stored on a database server and the data on the personal data device and the data on the database server is mutually updated and synchronised by communications over a communications network. A facility is supplied to delete the personal data stored on the personal data device when attempts are made by an unauthorised user to use the personal data device. The personal data may subsequently be reloaded into the personal data device, or into a replacement personal data device, from the database server.

French Abstract

L'invention concerne un dispositif de donnees personnelles, un systeme et un procede de stockage de donnees personnelles comprenant des moyens d'authentification destines a restreindre l'accès aux donnees personnelles stockees a un utilisateur non autorise, et des moyens de communication permettant de transferer au moins une partie des donnees personnelles entre le dispositif de donnees personnelles et un serveur. Un copie des donnees personnelles est stockee sur un serveur de base de donnees, et les donnees sur le dispositif de donnees personnelles et sur le serveur de base de donnees sont mutuellement mises a jour et synchronisees par communications sur un reseau de communications. Le dispositif de donnees personnelles contient une fonction permettant l'effacement des donnees personnelles lors de tentative d'utilisation par un utilisateur non autorise. Les donnees personnelles peuvent etre ensuite rechargees dans le dispositif de donnees personnelles, ou dans un dispositif de remplacement, a partir du serveur de base de donnees.

Legal Status (Type, Date, Text)

Publication 20020214 A2 Without international search report and to be republished upon receipt of that report.

Examination 20020926 Request for preliminary examination prior to end of 19th month from priority date

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DIALOG(R) File 349:PCT FULLTEXT  
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00869196 \*\*Image available\*\*

SYSTEM AND METHOD FOR ANONYMOUS RECHARGING OF STORED VALUE ACCOUNTS  
SYSTEME ET PROCEDE PERMETTANT LA RECHARGE ANONYME DE COMPTES A VALEUR STOCKEE

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Search Report from Ginger D. Roberts

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200203290 A1 20020110 (WO 0203290)

Application: WO 2001US19899 20010622 (PCT/WO US0119899)

Priority Application: US 2000598987 20000622

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)  
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5725

English Abstract

A system for anonymously recharging the value on telephone, gasoline, vending or other stored value accounts enables the setting up of a secondary authentication account for the subsequent application of value on the card or other instrument to conduct cash-like transactions without disclosure of personal information. When a consumer (111) wishes to add value to a depleted card or other instrument, they may communicate with a bank, credit card issuer or other financial institutions (113) to allocate an amount for recharge, which amount may then be communicated without the identity of the consumer to the account administrator. The administrator of the account in turn validates and applies this cash-like credit to the stored value instrument, thus enabling immediate recharging of the amount available on the card. No one party other than the consumer may be aware of the identity of the consumer, purchase information and other details, although transactions may be reconstructed under appropriate legal process.

French Abstract

L'invention concerne un systeme permettant de recharger de maniere anonyme la valeur stockee de comptes de telephone, d'essence, de distribution automatique ou autres, et la constitution d'un compte d'authentification secondaire pour l'utilisation consecutive de la valeur sur la carte ou un autre moyen de paiement afin d'effectuer des transactions de la meme maniere qu'avec de l'argent liquide, sans divulgation d'informations personnelles. Lorsqu'un consommateur (111) souhaite ajouter de la valeur a une carte epuisee ou a un autre moyen de paiement, il peut communiquer avec une banque, un emetteur de cartes de credit ou d'autres institutions financieres (113) pour affecter un montant a une recharge, montant qui peut alors etre communique sans l'identite du consommateur a l'administrateur du compte. L'administrateur du compte valide et applique a son tour ce credit, comme si c'etait de

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l'argent liquide, sur le moyen de payement a valeur stockee, permettant ainsi une recharge immediate du montant disponible sur la carte. Nulle autre partie que le consommateur ne peut connaitre l'identite du consommateur, les informations relatives aux achats et d'autres details, meme si des transactions peuvent etre reconstituees par une procedure legale appropriee.

Legal Status (Type, Date, Text)  
Publication 20020110 A1 With international search report.

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DIALOG(R)File 349:PCT FULLTEXT  
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00862519

**SYSTEM AND METHOD FOR TRANSFERRING FUNDS**  
**SYSTEME ET PROCEDE PERMETTANT DE TRANSFERER DES FONDS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200195266 A2 20011213 (WO 0195266)

Application: WO 2001CA817 20010606 (PCT/WO CA0100817)

Priority Application: US 2000209579 20000606

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-007/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8734

English Abstract

A system and method for electronic transfer of cash or cash equivalent between a sender and a recipient includes an initiating regional office for initiating the transfer and which receives an amount of money to be electronically transferred from the sender and a verification ID protocol from the sender, an initiating authorization center for storing the amount and the verification ID protocol in an account database, a dispensing authorization center for communicating with initiating authorization center and a dispensing regional office. When the recipient provides the verification ID protocol to the dispensing regional office, a financial card is issued to the recipient containing funds equivalent to the amount initially prescribed by the sender. The system provides the sender with the ability to provide the receiver (at a remote geographical location) with a secure, anonymous, ATM compatible financial card having a particular preset monetary value even in the case where the recipient does not possess proper identification documents.

French Abstract

La presente invention concerne un systeme et un procede permettant le transfert electronique d'especes ou d'équivalents d'especes, entre un expediteur et un destinataire, ledit systeme comprenant: un bureau regional d'engagement servant a engager le transfert et a recevoir une somme d'argent destinee a etre transferee electroniquement depuis l'expediteur et un protocole d'ID de verification issu de l'expediteur; un centre d'autorisation d'engagement servant a mettre en memoire la somme d'argent et le protocole d'ID de verification dans une base de donnees de compte; un centre d'autorisation de distribution servant a communiquer avec le centre d'autorisation d'engagement et un bureau regional de distribution. Lorsque le destinataire fournit le protocole d'ID de verification au bureau regional de distribution, une carte bancaire est remise au destinataire, ladite carte contenant des fonds equivalant a la somme d'argent initialement etablie par l'expediteur. Le systeme donne a l'expediteur la possibilite de fournir au destinataire (se trouvant a un emplacement geographique eloigne) une carte bancaire securisee, anonyme, compatible avec les distributeurs automatiques, contenant une valeur monetaire particuliere preetablue, meme lorsque le destinataire ne possede pas de documents d'identification propres.

Legal Status (Type, Date, Text)

Publication 20011213 A2 Without international search report and to be republished upon receipt of that report.

12/5/22 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00853802

PREPAID CODES PAYMENT SYSTEM COW - CASH ON WEB  
SYSTEME DE PAIEMENT PAR CODES A PREPAIMENT COW (CASHONWEB)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200186450 A1 20011115 (WO 0186450)

Application: WO 2001BR36 20010406 (PCT/WO BR0100036)

Priority Application: BR 20003153 20000505; BR 803011 U 20000912 (BR U)

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-013/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Search Report from Ginger D. Roberts

Detailed Description

Claims

Fulltext Word Count: 2882

English Abstract

The objective of the invention is to eliminate the deficiencies of the state of the technique regarding electronic commercial transactions made through the Internet, networks, and over the phone. This is now possible in accordance with the invention, through the user's interaction with the Prepaid Codes system manager. This computer-servers system will be hosted inside a multiple transactional Cash On Web server, receiving and sending credits and controls, between customers-buyers, vendor's Call Centers and the electronic trade network (e-commerce), making it possible to send customer buyer's money directly to the user merchant's bank account, if desired. The system controls the distribution and use of prepaid codes on cards or cardboards on values from US \$10.00 and US\$100.00. The system also issues on-line the exact amount of any value of prepaid code, targeted to the front-end terminal printers as bill collectors. ATMs, Bank Tellers and other networks (interlinked to the Cash On Web servers).

French Abstract

Cette invention a pour but d'eliminer les deficiences de l'état actuel de la technique concernant les transactions commerciales électroniques faites via l'Internet, d'autres réseaux et par téléphone. L'élimination de ces deficiences est rendue possible par cette invention, grâce à l'interaction des utilisateurs avec le gestionnaire du système de codes à prépaiement. Ce système d'ordinateurs-serveurs est abrité par un serveur de transactions multiples CashOnWeb, qui reçoit et envoie des crédits et des commandes, entre des clients-acheteurs, des centres d'appel de fournisseurs et le réseau d'échange électronique (e-commerce) permettant ainsi d'envoyer l'argent du client-acheteur directement au compte en banque du commerçant-utilisateur, si nécessaire. Ce système commande la distribution et l'utilisation des codes à prépaiement sur les cartes de crédit pour des valeurs allant de 10 à 100 dollars US. Ce système émet également en ligne la quantité exacte de n'importe quelle valeur de code à prépaiement, visée sur les imprimantes de terminaux tête de réseau, telles que points d'encaissement, guichets automatiques, guichets de banque et autres réseaux (relés aux serveurs CashOnWeb).

Legal Status (Type, Date, Text)

Publication 20011115 A1 With international search report.

12/5/23 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00836171 \*\*Image available\*\*

AN ELECTRONIC MAIL SERVICE SYSTEM COMPRISING AN INTERNET NETWORK  
SYSTEME DE COURRIER ELECTRONIQUE COMPRENANT UNE UNITE DE PAIEMENT

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169863 A1 20010920 (WO 0169863)

Application: WO 2001KR418 20010316 (PCT/WO KR0100418)

Priority Application: KR 200013423 20000316

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

Search Report from Ginger D. Roberts

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-012/54

Publication Language: English

Filing Language: Korean

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 45154

English Abstract

An electronic mail (E-mail) service system comprising an Internet network (20), an E-mail management server (10) connected to the Internet network and for managing a registered member information database (11), a money/point database (12) and an E-mail contents database (13), and a user computer (30) having an E-mail management program (31) connected to the E-mail management server via the Internet network for forwarding or receiving E-mails. Payment means such as cash or points owned by a user is stored in the money/point database (12), and the user can attach some or all of the payment means stored in the money/point database to an E-mail and forward the resulting E-mail to another user, or recipient under control of the E-mail management server (10). As a result, the recipient can receive a predetermined amount of money or points from the user.

French Abstract

L'invention concerne un systeme de service de courrier electronique (e-mail) comprenant un reseau Internet (20), un serveur de gestion de courrier electronique (10) connecte au reseau Internet et servant a gerer une base de donnees d'informations de membres inscrits (11), une base de donnees argent/points (12) et une base de donnees de contenus de courrier electronique (13), ainsi qu'un ordinateur utilisateur (30) comprenant un programme de gestion de courrier electronique (31) connecte au serveur de gestion de courrier electronique via le reseau Internet de maniere a transferer ou recevoir des messages electroniques. Un moyen de paiement, tel que de l'argent ou des points detenus par un utilisateur, est stocke dans la base de donnees argent/points (12), l'utilisateur pouvant annexer une partie ou la totalite des moyens de paiement stockes dans la base de donnees argent/points a un message electronique et transferer le message electronique resultant vers un autre utilisateur, ou destinataire, sous la supervision du serveur de gestion de courrier electronique (10). En consequence, le destinataire peut recevoir une quantite predeterminee d'argent ou de points en provenance de l'utilisateur.

Legal Status (Type, Date, Text)

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Republication 20011025 A1 With international search report.

Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

12/5/24 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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Search Report from Ginger D. Roberts

00835725 \*\*Image available\*\*

OPTICAL PAYMENT TRANSCEIVER AND SYSTEM USING THE SAME  
TRANSCPETEUR DE PAIEMENTS OPTIQUE ET SYSTEME UTILISANT LE TRANSCPETEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169346 A2-A3 20010920 (WO 0169346)

Application: WO 2001KR428 20010316 (PCT/WO KR0100428)

Priority Application: KR 200013426 20000316; KR 200026621 20000518; KR  
200031567 20000609; KR 200016328 U 20000609; KR 200032454 20000613; KR  
200032455 20000613; KR 200033198 20000616; KR 200021614 U 20000728; KR  
200073716 20001206; KR 200073717 20001206; KR 200073718 20001206; KR  
200073719 20001206; KR 20011540 20010111 (KR U; ; ; ; KR U; ; ; ; ; )

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04Q-007/38

Search Report from Ginger D. Roberts

International Patent Class: G06F-015/21; G06F-015/30; G06F-017/60;  
G06K-005/00; G06K-017/00

Publication Language: English

Filing Language: Korean

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 45154

English Abstract

An optical payment transceiver and an optical settlement system using the same uses a personal portable terminal incorporated with an optical transceiver as a card substitute payment unit for settlement. Here, card information is incorporated in a personal portable terminal incorporated with an optical transceiver such as a portable phone or a PDA and the optical transceiver is connected to a card inquiry machine to thereby optically transmit and receive card information. The card inquiry machine recognizes the received card information in the same manner as that of the card reader reading a magnetic card, and transmits the card information to a VAN company server or a card company server, to then request for an approval and settle transactions. The present invention is applied to most fields where financial transactions are performed as in general commerce, a toll gate fee or tunnel passage fee collection system, a subway or bus fare levying system, a gas station, a department store, a drive-thru ordering system, a vending machine, and a fee payment system of kiosks. Also, the present invention can be applied to an entrance/exit security system requiring personal identification. Thus, the present invention can use a portable terminal as a payment unit without carrying a cash or cards, to thereby provide an effect of performing a safer and more reliable credit transaction.

French Abstract

L'invention concerne un transcepteur de paiements optique et un systeme de reglement optique utilisant le transcepteur, lequel incorpore un terminal portatif personnel fonctionnant comme appareil de reglement se substituant a la carte. Des informations de carte sont stockees dans un terminal portatif personnel, lequel est incorpore dans un transcepteur optique (tel qu'un telephone portable ou un assistant numerique) connecte a un appareil d'interrogation de cartes, pour transmettre ou recevoir optiquement des informations de carte. L'appareil d'interrogation de cartes reconnaît les informations de carte recues de la même façon qu'un lecteur de carte lisant une carte magnetique, et transmet les informations de carte a un serveur d'une entreprise de reseau a valeur ajoutee ou a un serveur d'une entreprise de paiement par carte aux fins de demander une validation et de regler des transactions. L'objet de l'invention s'applique a la plupart des domaines ou des transactions financieres sont realisees, tels qu'une activite commerciale normale, un systeme de peage sur autoroute ou d'entree en tunnel, un systeme de paiement de tickets de metro ou de bus, une pompe a essence, un grand magasin, un systeme de commande au volant, un distributeur automatique, ou un systeme de paiement aux kiosques. L'objet de l'invention peut également s'appliquer a un systeme de securite aux entrees-sorties necessitant une identification personnelle. Ainsi, l'objet de la presente invention peut utiliser un terminal portatif comme appareil de paiement ne requerant ni especes ni cartes, d'où des transactions de credit plus sures et plus fiables.

Legal Status (Type, Date, Text)

Publication 20010920 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20011206 Late publication of international search report  
Republication 20011206 A3 With international search report.

Search Report from Ginger D. Roberts

Examination 20020110 Request for preliminary examination prior to end of  
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DIALOG(R)File 349:PCT FULLTEXT  
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00833803 \*\*Image available\*\*

METHOD AND APPARATUS FOR SENDING MONEY VIA AN ELECTRONIC GREETING CARD OVER  
THE INTERNET

PROCEDE ET APPAREIL D'ENVOI D'ARGENT PAR LE BIAIS D'UNE CARTE DE SOUHAITS  
ELECTRONIQUE PAR INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167364 A1 20010913 (WO 0167364)

Application: WO 2001US7752 20010308 (PCT/WO US0107752)

Priority Application: US 2000521227 20000308

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13402

English Abstract

A method and apparatus are disclosed for transferring money from a sender to a recipient utilizing an electronic greeting card and computer network such as the Internet. The sender visits an electronic greeting card web site (100), selects an electronic greeting card to send and identifies the receiver, an e-mail address of the receiver, an amount of money to be transferred, and a withdraw account from which money is to be transferred. The withdraw account can be a checking account, a checking account secured by a credit card account, or a credit card account. The server automatically sends an e-mail to the receiver, over the Internet, to inform the receiver that the sender has caused an electronic greeting card to be sent and to request the receiver to visit a web site to receive the electronic greeting card (200). The receiver visits the electronic greeting card web site (206) and is prompted to visit a second web site to complete a funds transfer. Upon visiting the second web site, the recipient identifies a deposit account to which money is to be transferred. The deposit account can be a direct deposit account, a

Search Report from Ginger D. Roberts

credit card account, or a mailing address for physical delivery of a paper check. Money is available to the receiver in about four business days if the withdraw account is a checking account and with twenty four hours if the withdraw account is a checking account secured by a credit card account or a credit card account.

French Abstract

La presente invention concerne un procede et un appareil permettant de transferer de l'argent d'un expediteur a un destinataire au moyen d'une carte de souhaits electronique et d'un reseau informatique tel qu'Internet. L'expediteur visite un site Web de cartes de souhaits electroniques, selectionne une carte de souhait a envoyer et identifie le destinataire, une adresse de courrier electronique du destinataire, un montant d'argent a transferer, et un compte de retrait a partir duquel l'argent doit etre transfere. Ledit compte de retrait peut etre un compte cheques, un compte cheques securise par un compte de porteur de carte ou un compte de porteur de carte. L'argent est transfere du compte de retrait et, de preference, est depose sur un compte de controle. Le serveur envoie automatiquement un courrier electronique au destinataire par Internet, pour l'informer que l'expediteur a fait envoyer une carte de souhaits electronique et demande au destinataire de visiter un site Web afin de recevoir ladite carte. Le destinataire visite ledit site et est invite a visiter un second site Web afin d'accomplir un transfert de fonds. Apres avoir visite le second site Web, le destinataire identifie un compte de depot, sur lequel l'argent doit etre transfere. Le compte de depot peut etre un compte de depot direct, un compte de porteur de carte ou une adresse d'envoi destinee a la livraison physique d'un cheque papier. L'argent est mis a disposition du destinataire en l'espace d'environ quatre jours ouvrables, si le compte de retrait est un compte cheques et en 24 heures si le compte de retrait est un compte cheques securise par un compte de porteur de carte ou un compte de porteur de carte. L'argent est alors, de preference retire du compte de controle et depose sur le compte de depot.

Legal Status (Type, Date, Text)

Publication 20010913 A1 With international search report.

Publication 20010913 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20020124 Request for preliminary examination prior to end of 19th month from priority date

12/5/26 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00828859 \*\*Image available\*\*

SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD-PARTY CHECKS BY  
NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE LOCATIONS  
SYSTEME ET PROCEDE DE DEPOT ELECTRONIQUE DE CHEQUES D'UNE TIERCE PARTIE PAR  
DES CLIENTS NON-COMMERCIAUX DE LA BANQUE, A DISTANCE

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Search Report from Ginger D. Roberts

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161436 A2-A3 20010823 (WO 0161436)  
Application: WO 2001US5265 20010216 (PCT/WO US0105265)  
Priority Application: US 2000506434 20000218  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G06K-005/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3075

English Abstract

A system and method for initiating a deposit transaction, where the depositor is a non-commercial banking customer located at a remote location, and where the item to be deposited is a paper check from a third party, payable to the depositor. The enabling system features a Remote Customer Terminal (100) with certain input devices, connected to a bank system. The image and/or other data sent from the RCT (100) to the Bank of First Deposit (110) may be processed by conversion to Electronic Funds Transfer (EFT), via Electronic Check Presentment (ECP), or via check reconstruction. The new system and method provide convenience and improved transaction processing speed compared to other transactions that begin with a third party check.

French Abstract

L'invention concerne un systeme et un procede d'initialisation d'une transaction de depot, le deposant etant un client non-commercial de la banque, a distance, et l'article a deposer un cheque-papier d'une tierce partie, payable au deposant. Le systeme d'habilitation caracterise un terminal client a distance (RCT) avec certains dispositifs d'entree, lequel est relie a un systeme bancaire. L'image et/ou d'autres donnees envoyees par le RTC de la banque de premier depot (BOFD) peut/peuvent etre traitee(s) par conversion vers un transfert electronique de fonds (EFT), par presentation du cheque electronique, ou par reconstruction du cheque. Les nouveaux systeme et procede facilitent et accelerent le processus de transaction par rapport aux autres transactions qui commencent avec un cheque d'une tierce partie.

Legal Status (Type, Date, Text)

Publication 20010823 A2 Without international search report and to be republished upon receipt of that report.

Examination 20011213 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20020228 Late publication of international search report

Republication 20020228 A3 With international search report.

12/5/27 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00826180 \*\*Image available\*\*

Search Report from Ginger D. Roberts

METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD  
WIDE WEB  
PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER DES PAIEMENTS ELECTRONIQUES  
ANONYMES SUR LE WEB

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow Garrett &  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159727 A2-A3 20010816 (WO 0159727)

Application: WO 2001US4183 20010209 (PCT/WO US0104183)

Priority Application: US 2000181225 20000209; US 2000181224 20000209

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15834

English Abstract

Methods and systems consistent with the present invention provide a simple and easy-to-use system to make electronic payments on the Web. Specifically, methods and systems consistent with the present invention provide anonymity, security and accountability. To do so, pre-paid stored value card ("cash card") including a card identification number for a predetermined amount of money may be purchased at a point of sale. To ensure security, Personal Security Codes are established for a user at a server. To use the cash cards, a user may visit a Web merchant, select an item to purchase, and enter the card identification number and the Personal Security Code to transmit for confirmation to the server. The server subtracts the cost of the item from the predetermined amount on the cash card.

French Abstract

L'invention concerne des procedes et des systemes de paiement electroniques sur le Web, simples et faciles a utiliser. Plus precisement, cette invention concerne des procedes et des systemes fournissant anonymat, securite et responsabilite. A cette fin, des cartes de valeur prepayees (<= carte cash >) comprenant un numero d'identification de carte pour un montant predetermine d'argent peuvent etre achetees a un point de vente. Afin d'assurer la securite, des codes de securite personnels sont etablis pour un utilisateur a un serveur. Pour utiliser ces cartes cash, un utilisateur visite un commerçant Web, selectionne un article a acheter, et entre le numero d'identification de carte et le code de securite personnel pour obtenir confirmation du serveur. Le serveur debite le cout de l'article du montant predetermine

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sur la carte cash.  
Legal Status (Type, Date, Text)  
Publication 20010816 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20011129 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20020307 Late publication of international search report  
Republication 20020307 A3 With international search report.

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DIALOG(R) File 349:PCT FULLTEXT  
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00825057

ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM  
ARGENT ELECTRONIQUE POUR SYSTEME DE TRANSACTIONS FINANCIERES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157778 A2 20010809 (WO 0157778)  
Application: WO 2001US1778 20010118 (PCT/WO US0101778)  
Priority Application: US 2000483003 20000118; US 2000483942 20000118; US  
2000484297 20000118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06K

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11054

English Abstract

The financial transaction information system provides a cash-alternative instrument that can be used in all transactions to pay bills by mail or in person, without using checks, cash, conventional credit cards, or money orders. The system comprises a cash-alternative instrument, a plurality of participating terminals, a databank and system driver, and a network of system financial institutions including a centralized system financial institution. The cash-alternative instrument is generally (1) a PVC card or (2) paper, the paper having a machine-readable code for use in electronic commerce. The customer can immediately use the instrument at participating terminals to purchase goods and services, or at an ATM to acquire cash. Anyone can participate in the financial transaction system without the need for any prior bank affiliation - opening the world of electronic commerce to everyone. The system also provides participants with anonymity, similar to cash.

Search Report from Ginger D. Roberts

French Abstract

Le systeme d'information de transactions financieres procure un instrument constituant une alternative a l'argent et pouvant etre utilise dans toutes les transactions pour payer des factures par courrier ou en personne, sans utiliser de cheques, d'especes, de cartes de credit classiques ou de mandats. Le systeme comprend un instrument constituant une alternative a l'argent, une pluralite de terminaux participants, une banque de donnees et un logiciel pilote du systeme, ainsi qu'un reseau d'institutions financieres de systeme comprenant une institution financiere de systeme centralisee. L'instrument constituant une alternative a l'argent est d'une maniere generale (1) une carte en PVC ou (2) du papier, le papier ayant un code lisible en machine destine a etre utilise dans le commerce electronique. Le client peut utiliser immediatement l'instrument au niveau des terminaux participants afin d'acquerir des biens et des services, ou au niveau d'un GAB pour obtenir de l'espece. N'importe qui peut participer au systeme de transactions financieres sans la necessite d'aucune affiliation bancaire prealable, ouvrant le monde du commerce electronique a chacun. Le systeme procure eggalement aux participants un anonymat similaire aux especes.

Legal Status (Type, Date, Text)

Publication 20010809 A2 Without international search report and to be republished upon receipt of that report.  
Withdrawal 20010907 Withdrawal of international application after international publication

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DIALOG(R)File 349:PCT FULLTEXT  
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00822537 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DATA ENCODING**  
**SYSTEME ET TECHNIQUE DE CODAGE DE DONNEES**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200156198 A1 20010802 (WO 0156198)

Application: WO 2001US1768 20010116 (PCT/WO US0101768)

Priority Application: US 2000490916 20000125

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04B-014/04

International Patent Class: H04B-001/40

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13366

English Abstract

A system and method for data encoding, the method comprising the steps of analyzing a group of bits to be encoded, the bits representing multiple voltage states having a high value and a low value, mapping (202) the group of bits into an encoded string (206) that is less than twice as long as an original subgroup (200), yet has a DC component midway between the high and low voltage values, and transmitting (208) the encoded string. Upon receiving the transmission, a receiver (210) maps the encoded string of bits back to the original subgroup, allowing the data carried thereby to be interpreted and used. The improved encoding technique may use encoding tables or encoding algorithm, and is particularly useful in low cost digital spread spectrum 915 MHz ISM band data radios.

French Abstract

L'invention concerne un systeme et une technique de codage des donnees, cette technique consistant a analyser un groupe de bits a coder, ces bits representant plusieurs etats de tension possedant une valeur haute et une valeur basse, a mettre en correspondance (202) le groupe de bits dans une chaine codee (206) inferieure au double de la longueur d'un sous-groupe original (200), et possedant un composant a courant continu a mi-chemin entre les valeurs de tension haute et basse, et a transmettre (208) la chaine codee. Lors de la reception de la transmission, un recepteur (210) met en correspondance la chaine de bits codee et sous-groupe original, ce qui permet d'interpreter et d'utiliser les donnees ainsi portees. Cette technique de codage amelioree peut utiliser des tables de codage ou un algorithme de codage, et convient particulierement pour des radios de donnees numeriques a etalelement du spectre a bas prix, fonctionnant dans la bande ISM a 915 MHz.

Legal Status (Type, Date, Text)

Publication 20010802 A1 With international search report.  
Examination 20011101 Request for preliminary examination prior to end of  
                  19th month from priority date  
Correction 20021024 Corrected version of Pamphlet: pages 1/6-6/6,  
                  drawings, replaced by new pages 1/5-5/5; due to late  
                  transmittal by the receiving Office  
Republication 20021024 A1 With international search report.

12/5/30 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00820465 \*\*Image available\*\*

ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM  
ARGENT ELECTRONIQUE POUR SYSTEME D'OPERATION FINANCIERE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200154028 A1 20010726 (WO 0154028)  
Application: WO 2001US1789 20010118 (PCT/WO US0101789)  
Priority Application: US 2000483003 20000118; US 2000483942 20000118; US  
2000484297 20000118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

Search Report from Ginger D. Roberts

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12777

English Abstract

The financial transaction information system provides a cash-alternative instrument that can be used in all transactions to pay bills by mail or in person, without using checks, cash, conventional credit cards, or money orders. The system comprises a cash-alternative instrument, a plurality of participating terminals, a databank and system driver, and a network of system financial institutions including a centralized system financial institution. The cash-alternative instrument is generally (1) a PVC card or (2) paper, the paper having a machine-readable code for use in electronic commerce. The customer can immediately use the instrument at participating terminals to purchase goods and services, or at an ATM to acquire cash. Anyone can participate in the financial transaction system without the need for any prior bank affiliation - opening the world of electronic commerce to everyone. The system also provides participants with anonymity, similar to cash.

French Abstract

L'invention concerne un systeme d'informations sur des operations financieres qui constitue un instrument de remplacement du liquide pouvant etre utilise dans toutes les transactions pour payer des factures par courrier ou personnellement, sans avoir recours a des cheques, du liquide, des cartes de credit classiques ou des mandats. Ce systeme comprend un instrument de remplacement du liquide, une pluralite de terminaux participants, une banque de donnees, un pilote de systeme et un reseau d'institutions financieres comprenant une institution financiere centralisee. L'instrument de remplacement du liquide est generalement (1) une carte PVC ou du papier PVC (2), le papier comportant un code lisible par machine destine a etre utilise en commerce electronique. Le client peut immediatement utiliser l'instrument sur des terminaux participants afin d'acheter des marchandises et des services, ou sur un guichet automatique bancaire pour retirer du liquide. N'importe qui peut participer a ce systeme d'operations financieres sans avoir a s'affilier prealablement a une banque, ce qui ouvre le monde du commerce electronique a tous. Par ailleurs, ce systeme garantit un anonymat semblable a celui que donne le liquide.

Legal Status (Type, Date, Text)

Publication 20010726 A1 With international search report.

Publication 20010726 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20011122 Request for preliminary examination prior to end of 19th month from priority date

12/5/31 (Item 22 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT

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00820422 \*\*Image available\*\*  
CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE  
NETWORKS  
TRANSFERTS FINANCIERS DIRIGES PAR DES CLIENTS, AU MOYEN DE RESEAUX DE  
CHAMBRES DE COMPENSATION AUTOMATISEES

Patent Applicant/Assignee:  
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Legal Representative:  
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Patent and Priority Information (Country, Number, Date):  
Patent: WO 200153977 A2 20010726 (WO 0153977)  
Application: WO 2001US1858 20010119 (PCT/WO US0101858)  
Priority Application: US 2000487233 20000119

Designated States: AU CA CN JP  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 22802

#### English Abstract

Consumer directed transfers of funds over the Internet are provided by a combination of systems and networks, including the Internet, email, and the Automated Clearinghouse system (ACH). A host system provided by a funds transfer service manages requests of senders to transfer funds and further manages responses of receivers to claim funds. The host system allows the sender to initiate the funds transfer by specifying the amount of the transfer and information for contacting the receiver, without the need to specify the account of the receiver for receiving the funds. Instead, the host system contacts the receiver and informs the receiver of the available funds; the receiver can then provide the necessary target account information for completing the funds transfer. The ACH is used to effect the transfer of funds, with the host system providing instructions for ACH entries to its financial institution using account information separately received from the sender and receiver. The credit risk associated with originating ACH entries is reduced by use of the Point of Sale system to verify sufficient funds in the sender's account by comparing the closing balance of the day the funds transfer is requested with the transfer amount. Sender fraud is reduced by comparing a sender provided balance (or check number/amounts) with an account balance acquired through automated means such as the POS system or ATM network.

#### French Abstract

Selon l'invention, des transferts de fonds, diriges par des clients et effectués sur l'Internet, comprennent une combinaison de systèmes et de réseaux, notamment l'Internet, le courrier électronique et le système de chambres de compensation automatisees. Un système hôte constitué par un service de transferts de fonds gère des demandes de transferts de fonds, faites par des expéditeurs, et gère en outre les réponses de réclamations de fonds, faites par les destinataires. Ce système hôte permet qu'un expéditeur démarre un transfert de fonds en spécifiant le montant du

Search Report from Ginger D. Roberts

transfert et les informations permettant d'entrer en contact avec le destinataire, sans avoir a preciser le numero de compte du destinataire qui doit recevoir les fonds, car, c'est le systeme hote qui va entrer en contact avec le destinataire et informer celui-ci de la disponibilite des fonds, le destinataire pouvant alors fournir les informations necessaires relatives au compte cible, aux fins d'achevement du transfert de fonds. La chambre de compensation automatisee est utilisee pour executer le transfert de fonds, le systeme hote fournissant les instructions permettant a la chambre de compensation d'entrer dans son institution financiere a l'aide des informations relatives aux comptes, recues separement de l'expediteur et du destinataire. Le risque de credit, associe aux entrees de la chambre de compensation d'origine, est reduit par l'utilisation du systeme de point de vente, lequel permet de verifier si le compte de l'expediteur dispose de fonds suffisants, par comparaison entre le solde de cloture etabli le jour ou le transfert de fonds est demande, et le montant du transfert. Toute fraude du fait de l'expediteur est pratiquement supprimee par comparaison entre un solde fourni par l'expediteur (ou numero/montants du cheque) et un solde de compte, acquis par des moyens automatiques, tels que le systeme de point de vente ou le reseau MTA.

Legal Status (Type, Date, Text)

Publication 20010726 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20011108 Request for preliminary examination prior to end of 19th month from priority date  
Correction 20021031 Corrected version of Pamphlet: pages 1/13-13/13, drawings, replaced by new pages 1/13-13/13; due to late transmittal by the receiving Office  
Republication 20021031 A2 Without international search report and to be republished upon receipt of that report.

12/5/32 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00811472 \*\*Image available\*\*

TAG

ETIQUETTE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200145063 A1 20010621 (WO 0145063)  
Application: WO 2000GB4808 20001215 (PCT/WO GB0004808)  
Priority Application: GB 9929492 19991215; GB 20003848 20000218; GB  
200011502 20000513

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Search Report from Ginger D. Roberts

((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G08B-013/24

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11170

English Abstract

There is described an electronic tag system and protection means using the tag system. The tag system has a remotely activated electronic tag and a reader. The system includes means for providing information and data relating to the goods. In addition to the foregoing, which discourages theft there is also provided means for rendering the protected articles useless by staining them with a glue or dye or causing their destruction.

French Abstract

L'invention concerne un systeme d'etiquette electronique et un dispositif de protection mettant en oeuvre ledit systeme d'etiquette. Le systeme d'etiquette comporte une etiquette electronique activee a distance et un lecteur. Le systeme comprend un dispositif qui fournit des informations et des donnees relatives aux produits. Outre ces dispositifs, qui decouragent le vol, le systeme de l'invention comprend egalement un moyen qui peut rendre les articles proteges inutilisables en les maculant avec de la colle ou de la teinture ou en les detruisant.

Legal Status (Type, Date, Text)

Publication 20010621 A1 With international search report.

Examination 20011011 Request for preliminary examination prior to end of 19th month from priority date

12/5/33 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00809342 \*\*Image available\*\*

MONETARY FUNDS TRANSFER SYSTEM

SYSTEME DE TRANSFERT DE FONDS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200142945 A1 20010614 (WO 0142945)

Application: WO 2000US3452 20000209 (PCT/WO US0003452)

Priority Application: US 99458303 19991210

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

Search Report from Ginger D. Roberts

(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: G06F-015/30  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 7432

English Abstract

Receiving a request at a host computer system (150) to transfer funds, and transferring funds to an account associated with the recipient, and distributing (154) a payment media that includes a digitally stored identifier of the recipient account. Exchanging data over a network (158) coupling a funds transfer system to client terminals (101-105). Coupling a funds transfer system to at least one financial transaction clearing system. Receiving a monetary funds transfer request at the network interface from one of the client terminals (101-105) and can include a monetary value designation, a recipient designation, and a transferor designation. Drawn funds can be transferred to a second account that is associated with a recipient (101-105) at a different financial transaction clearing system than a first account.

French Abstract

L'invention concerne la reception, depuis un systeme informatique hote (150), d'une demande de transfert de fonds, et le transfert de fonds sur un compte associe au beneficiaire, puis la diffusion (154) d'une trace de paiement comportant un identificateur a enregistrement numerique pour le compte beneficiaire. Aux fins de l'invention, on peut aussi echanger des donnees sur un reseau (158) par association entre un systeme de transfert de fonds et des terminaux clients (101-105). Il est également possible d'associer un systeme de transfert de fonds a au moins un systeme de reglement des transactions financieres, et de recevoir une demande de transfert de fonds a l'interface du reseau depuis l'un des terminaux clients (101-105) avec les indications suivantes: designation de valeur monetaire, designation de beneficiaire, et designation de l'auteur du transfert. Les fonds preleves peuvent etre transferes vers un second compte associe a un beneficiaire (101-105) dans un systeme de reglement des transactions financieres different de celui du premier compte.

Legal Status (Type, Date, Text)

Publication 20010614 A1 With international search report.

12/5/34 (Item 25 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

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Patent and Priority Information (Country, Number, Date):

Search Report from Ginger D. Roberts

Patent: WO 200139030 A2 20010531 (WO 0139030)  
Application: WO 2000US32324 20001122 (PCT/WO US0032324)  
Priority Application: US 99444775 19991122; US 99447621 19991122  
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK  
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: G06F-017/60  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 171499

English Abstract

French Abstract

Legal Status (Type, Date, Text)  
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010913 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20021024 Late publication under Article 17.2a  
Republication 20021024 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

12/5/35 (Item 26 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00806383  
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:  
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Inventor(s):  
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Legal Representative:  
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200139029 A2 20010531 (WO 0139029)  
Application: WO 2000US32309 20001122 (PCT/WO US0032309)  
Priority Application: US 99444655 19991122; US 99444886 19991122  
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

Search Report from Ginger D. Roberts

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 157840

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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Examination 20011206 Request for preliminary examination prior to end of 19th month from priority date

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DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Search Report from Ginger D. Roberts

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 170977

English Abstract

French Abstract

On decrit un systeme, un procede et un article manufacture qui constituent une structure de chaine d'approvisionnement fondee sur le reseau. L'installation d'un service est geree au moyen d'un reseau. La demande et l'approvisionnement des offres de fabricant sont planifiees au moyen du reseau et les commandes relatives aux offres du fabricant sont gerees au moyen du reseau. Le reseau est egalement utilise pour egalemenr gerer les actifs sur le reseau, y compris pour effectuer la maintenance et le service pour les actifs de reseau au moyen du reseau.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010913 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020725 Late publication under Article 17.2a

Republication 20020725 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

12/5/37 (Item 28 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00805500 \*\*Image available\*\*

SYSTEM AND METHOD FOR SENDING MONEY VIA E-MAIL OVER THE INTERNET  
SISTÈME ET PROCÉDÉ PERMETTANT D'ENVOYER DE L'ARGENT PAR COURRIER  
ÉLECTRONIQUE VIA L'INTERNET

Patent Applicant/Assignee:

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Legal Representative:

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West Broad Street, Columbus, OH 43215-3422, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139096 A1 20010531 (WO 0139096)

Application: WO 2000US42253 20001122 (PCT/WO US0042253)

Priority Application: US 99448738 19991124

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Search Report from Ginger D. Roberts

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11334

English Abstract

A method and system for transferring money from a sender to a receiver utilizing a computer network such as the Internet (12). The sender (16) visits a web site and identifies, to the server (34) over the Internet, the receiver (30), an e-mail address to the receiver (18), an amount of money to be transferred, and a withdraw account from which money is to be transferred. The withdraw account can be a checking account (56), a checking account secured by a credit card account (24), or a credit card account (26). Money is transferred from the withdraw account and preferably deposited into a holding account. The server automatically sends e-mail to a receiver, over the Internet, to inform the receiver that the sender has transferred money and to request the receiver to visit the web site of the server to receive money. The receiver visits the web site of the server in response to the e-mail and identifies a deposit account to which money is to be transferred.

French Abstract

La presente invention concerne un procede et un systeme permettant de transferer de l'argent d'un expediteur a un destinataire par l'utilisation d'un reseau informatique tel que l'Internet (12). L'expediteur (16) visite un site web et signale au serveur (34) via l'Internet, le destinataire (30) et une adresse de courrier electronique de ce destinataire (18), une somme d'argent a transferer et un compte de prelevement a partir duquel cette somme sera transferee. Ce compte de prelevement peut etre un compte cheque (56), un compte cheque garanti par un compte-carte (24), ou un compte-carte (26). L'argent est transfere du compte de prelevement et depose de preference dans un compte d'attente. Le serveur envoie automatiquement un courrier electronique au destinataire, via l'Internet, de facon a informer ce destinataire que l'expediteur a transfere de l'argent et de facon a lui demander de visiter le site web du serveur afin de recevoir cet argent. Le destinataire visite le site web du serveur en reponse a ce courrier electronique et signale un compte de depot sur lequel l'argent sera transfere.

Legal Status (Type, Date, Text)

Publication 20010531 A1 With international search report.

Publication 20010531 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

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DIALOG(R)File 349:PCT FULLTEXT

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00788851 \*\*Image available\*\*

METHOD AND SYSTEM FOR AUTOMATIC TELLER MACHINE AND ASSOCIATED SERVICE  
TECHNIQUE ET SYSTEME POUR DISTRIBUTEUR AUTOMATIQUE ET SERVICE CONNEXE

Patent Applicant/Assignee:

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(Residence), CA (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Search Report from Ginger D. Roberts

CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

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Toronto, Ontario M5G 2K8, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122371 A1 20010329 (WO 0122371)

Application: WO 2000CA1066 20000925 (PCT/WO CA0001066)

Priority Application: CA 2283513 19990923

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6674

English Abstract

A source of monetary value loaded onto a smart card wherein said monetary value does not originate from a bank account or from a previous transaction preloading value onto said smart card in exchange for cash. The source of monetary value may be an amount due after making a cash purchase.

French Abstract

Cette invention concerne une valeur monetaire chargee sur une carte a puce. Cette valeur monetaire ne provient ni d'un compte bancaire, ni d'une valeur prechargee a l'occasion d'une transaction anterieure sur ladite carte a puce en echange d'un versement en liquide. Cette source de valeur monetaire peut correspondre a un montant du a la suite d'un achat regle en especes.

Legal Status (Type, Date, Text)

Publication 20010329 A1 With international search report.

Publication 20010329 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Correction 20020829 Corrected version of Pamphlet: pages 1-23, description, replaced by new pages 1-20; page 24, claims, replaced by a new page 21; pages 1/2-2/2, drawings, replaced by new pages 1/6-6/6; due to late transmittal by the receiving Office

Republication 20020829 A1 With international search report.

12/5/39 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00769543 \*\*Image available\*\*

MULTIPERSONALITY AUTOMATED TRANSACTION EXECUTION SYSTEM WITH MACRO ACCOUNT  
SYSTEME D'EXECUTION DE TRANSACTIONS AUTOMATISEES MULTIPERSONNALITES  
COMPORTANT UN MACROCOMPTE

Patent Applicant/Inventor:

Search Report from Ginger D. Roberts

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200103080 A1 20010111 (WO 0103080)

Application: WO 2000CA771 20000630 (PCT/WO CA0000771)

Priority Application: CA 2276637 19990630

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-007/10

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 32373

English Abstract

A dynamically branded transaction execution system has a plurality of member institutions, a number of transaction execution machines (TEMs), and a processing and routing system to connect and process information between the member institutions and the TEMs. Each of the TEMs contains an identification device, a user interface, and optionally a material device. When a customer uses one of the TEMs, the user interface is subsequently modified to either be dynamically branded such that it behaves as though it were owned by the member institution for the duration of the customer's transaction or provides the user the ability to conduct transactions involving accounts held at more than one institution. Different ownership and licensing arrangements of the transaction execution system with a plurality of membership institutions is provided.

French Abstract

L'invention concerne un systeme d'execution de transactions automatisees a marque apposee dynamiquement, qui comprend plusieurs institutions membres, un certain nombre de machines d'execution de transactions (TEM), et un systeme de traitement et de routage servant a relier et a traiter des informations entre les institutions membres et les TEM. Chacune des TEM contient un dispositif d'identification, une interface utilisateur, et eventuellement un dispositif materiel. Lorsqu'un client utilise l'une des TEM, l'interface utilisateur est modifiee ulterieurement de maniere a comporter une marque apposee dynamiquement qui lui permet de se comporter comme si elle appartenait a l'institution membre pour la duree de la transaction de client, ou de fournir a l'utilisateur la capacite d'effectuer des operations sur des comptes tenus par plus d'une institution. L'invention prevoit differents accords de propriete et d'octroi de licence entre le systeme d'execution de transactions et plusieurs institutions membres.

Legal Status (Type, Date, Text)

Publication 20010111 A1 With international search report.

Publication 20010111 A1 Before the expiration of the time limit for

Search Report from Ginger D. Roberts

amending the claims and to be republished in the event of receipt of amendments.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

12/5/40 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00762479 \*\*Image available\*\*

**AUTOMATIC TELLER MACHINE  
GUICHET AUTOMATIQUE BANCAIRE**

Patent Applicant/Inventor:

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Legal Representative:

PRAHL Eric L (agent), Fish & Richardson P.C., 225 Franklin Street,  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075889 A2-A3 20001214 (WO 0075889)

Application: WO 2000US15625 20000607 (PCT/WO US0015625)

Priority Application: US 99138148 19990608

Parent Application/Grant:

Related by Continuation to: US 9913848 19990608 (CON); US Not furnished  
(CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 20067

**English Abstract**

A system for transferring money includes a processing center and first, second, and third devices, such as automatic teller machines. The first device is used to pre-arrange a money transfer with the processing center. The second device is used to provide funds for the money transfer to the processing center. The third device is used to dispense money corresponding to the money transfer based on the funds at the processing center.

**French Abstract**

L'invention concerne un systeme permettant de transferer de l'argent comprenant un centre de traitement et des premier, second et troisieme dispositifs, tel que des guichets automatiques bancaires. On utilise le premier dispositif pour preetablir un transfert d'argent avec le centre de traitement, le second dispositif pour fournir des fonds destines au transfert d'argent vers le centre de traitement et precis le troisieme dispositif pour distribuer l'argent correspondant au transfert d'argent en fonction des fonds du centre de traitement.

Legal Status (Type, Date, Text)

Search Report from Ginger D. Roberts

Publication 20001214 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010315 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20010712 Late publication of international search report  
Republication 20010712 A3 With international search report.

12/5/41 (Item 32 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00744233 \*\*Image available\*\*

ADVANCED PAYPHONE SYSTEM AND METHOD FOR ADVERTISING ON PAYPHONES OVER A COMMUNICATION NETWORK  
SYSTEME DE PUBLIPHONE AVANCE ET PROCEDE DE PUBLICITES PAR PUBLIPHONES VIA UN RESEAU DE COMMUNICATION

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200057624 A2 20000928 (WO 0057624)

Application: WO 2000IB309 20000316 (PCT/WO IB0000309)

Priority Application: US 99125189 19990319

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04M-015/00

International Patent Class: H04M-017/02

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14492

English Abstract

A system and method for advertising on pay telephone terminals over a communication network. A payphone management system collects advertising messages from advertisers, formats and stores the messages and collects revenue from the advertisers. An advanced pay telephone terminal receives and locally stores the advertising messages from the payphone management system. The advertising messages are displayed to users of the terminal in formats including full-motion video, still frame video, audio, animation and text. Advertising revenue subsidizes the cost of calling and serves to attract users to the terminal. In addition to subsidizing calling costs to the user, revenue sharing between the payphone operating company, the advertisers, the telephone company and the location owners is facilitated.

French Abstract

L'invention concerne un systeme et un procede permettant de faire de la publicite sur les terminaux de publiphones via un reseau de

Search Report from Ginger D. Roberts

communication. Un systeme de gestion de publiphones recueille des messages de publicite emis par des annonceurs, les formate, les stocke et percoit un revenu des annonceurs. Un terminal de publiphone avance recoit et stocke localement les messages de publicite du systeme de gestion du publiphone. Les message sont ensuite affiches afin d'etre visualises par des utilisateurs du terminal sous forme de videos animees, d'arrets sur image fixe, de sons, d'animation et de texte. Le revenu percu couvre les frais d'appel des utilisateurs ce qui a pour but d'attirer les utilisateurs sur le terminal. Le partage du revenu entre la societe en exploitation du publiphone, les annonceurs, la societe de telephone et les proprietaires de l'emplacement s'effectue facilement.

Legal Status (Type, Date, Text)

Publication 20000928 A2 Without international search report and to be republished upon receipt of that report.

Examination 20001207 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20010201 Late publication of international search report

12/5/42 (Item 33 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00742422 \*\*Image available\*\*

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE  
SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES  
SUR INTERNET

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200055793 A1 20000921 (WO 0055793)

Application: WO 2000US7457 20000320 (PCT/WO US0007457)

Priority Application: US 99125008 19990318; US 99280483 19990330; US 99130600 19990422; US 99130599 19990422; US 99138428 19990610; US 99139167 19990615; US 99369902 19990806; US 99161283 19991025; US 99165231 19991111

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 45238

English Abstract

A system for electronic commerce including banking tools, products and services. The system includes customizable banking products (figure 7) and cards (figure 6), and methods and systems for conducting financial transactions (figure 9) and maintaining records over the Internet.

French Abstract

L'invention concerne un systeme pour effectuer du commerce electronique. Ce systeme comprend des outils, des produits et des services bancaires electroniques. Ce systeme comprend des produits (figure 7) et des cartes (figure 6) bancaires personnalisables ainsi que des procedes et des systemes permettant de realiser des operations financieres (figure 9) et de tenir a jour des fiches sur Internet.

Legal Status (Type, Date, Text)

Publication 20000921 A1 With international search report.  
Publication 20000921 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.  
Examination 20001221 Request for preliminary examination prior to end of 19th month from priority date

12/5/43 (Item 34 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00736212 \*\*Image available\*\*  
METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION MACHINE  
PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE

Patent Applicant/Assignee:  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049547 A1 20000824 (WO 0049547)

Application: WO 2000US4130 20000216 (PCT/WO US0004130)

Priority Application: US 99120506 19990217; US 99133579 19990511

Designated States: AU BR CA CN CZ HR HU ID IL IN IS JP KE KR LK LT MX NO NZ

PL RU SE SG SI SK TR US VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 23748

Search Report from Ginger D. Roberts

English Abstract

A system for connecting transaction services to an ATM (10, 500) that includes a network (20). A user interface service (12) and a lookup service (22) are in operative connection with the network. Transaction services such as a printer service (16), card reader service (18), and cash dispenser service (14) are also in operative connection with the network. These transaction services are operative to register with the lookup service and to upload a service proxy to the lookup service. The user interface service is operative to locate transaction services on the network by invoking a remote lookup method on the lookup service. The lookup service is operative to return service proxies that match the type of service that is required. The user interface service is further operative to invoke methods of the service proxies that remotely control the functionality of the transaction services on the network. The user interface service is further operative to register events with the service proxies for notification when certain events on the services occur.

French Abstract

L'invention concerne un systeme permettant l'établissement de connexions de services de transaction avec une machine de transaction automatique (10, 500) qui comprend un réseau (20). Un service d'interface utilisateur (12) et un service de consultation (22) sont reliés opérationnels au réseau. Des services de transaction du type service d'imprimante (16), service de lecteur de carte (18), et service de distributeur automatique de billets de banque (14) sont également reliés opérationnels au réseau. Ces services de transaction peuvent avoir une correspondance d'enregistrement avec le service de consultation et télécharger une procuration de service sur le service de consultation. Le service d'interface utilisateur peut localiser les services de transaction sur le réseau en invoquant une procédure de consultation distante sur le service de consultation. Le service de consultation peut renvoyer des procurations de service concordant avec le type de service requis. Le service d'interface utilisateur peut également invoquer des procédures de procuration de service qui commandent à distance la fonctionnalité des services de transaction sur le réseau. Le service d'interface utilisateur peut également enregistrer des événements dans le cadre des procurations de service aux fins de notification lorsque certains événements se produisent sur les services.

Legal Status (Type, Date, Text)

Publication 20000824 A1 With international search report.  
Examination 20001102 Request for preliminary examination prior to end of  
19th month from priority date

12/5/44 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00467880

THIRD PARTY DEBIT CARD

CARTE DE DEBIT POUR TIERS

Patent Applicant/Assignee:

PICCIALLO Michael J,

Inventor(s):

PICCIALLO Michael J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858345 A2 19981223

Application: WO 98US12361 19980612 (PCT/WO US9812361)

Priority Application: US 97929 19970616

Designated States: BR CA IS JP NO TR US AT BE CH CY DE DK ES FI FR GB GR IE

Search Report from Ginger D. Roberts

IT LU MC NL PT SE  
Main International Patent Class: G06K-005/00  
Publication Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 8977

English Abstract

A system is described in which an account holder may electronically transfer funds from a preestablished account (30) to a third party recipient (34) and then receive a subsequent accounting of how the money was actually spent. Limits may be set on how the money is spent. Computer-based methods for operating the systems of the present invention are also disclosed.

French Abstract

L'invention concerne un systeme grace auquel un titulaire de compte peut transferer electroniquement des fonds d'un compte preetabli a un tiers destinataire et recoit ensuite un releve de compte faisant etat des sommes d'argent reellement depensees. Il est possible de fixer un plafond de depenses. L'invention concerne egalement des procedes informatises permettant de faire fonctionner les systemes faisant l'objet de la presente invention.

12/5/45 (Item 36 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00446057 \*\*Image available\*\*

METHOD AND SYSTEM FOR TRANSFERRING FUNDS  
PROCEDE ET DISPOSITIF DE TRANSFERT DE FONDS

Patent Applicant/Assignee:

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Inventor(s):

DOWNING John,  
HERNANDEZ William M,  
HOOPER William D,  
MEIROFF Netty,  
RAO Jaithirth,  
REEF Rodman,  
SCHECHTMAN Howard A,  
HOROWITZ Edward,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9836521 A1 19980820

Application: WO 98US2014 19980212 (PCT/WO US9802014)

Priority Application: US 9740298 19970214; US 97877203 19970617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
NE SN TD TG

Main International Patent Class: H04L-009/00

Publication Language: English

Fulltext Availability:

    Detailed Description

    Claims

Fulltext Word Count: 8684

English Abstract

Search Report from Ginger D. Roberts

The Customer Activated Terminal (6) includes a dip-type magnetic card reader (64), a depository (68) for accepting deposit and payment envelopes, a cash dispensing mechanism (66), a printer (69), and a dynamic touch screen (62) that utilizes color graphics. The Customer Activated Terminal (6) further includes a microcontroller (63) and a communication device (65) for communicating with a front end host system (18). The password is encrypted locally in the encryption device (67) before being transmitted to the front end host system (18).

French Abstract

Ce guichet automatique de banque (6) comporte un lecteur de carte magnetique (64), un dispositif depositaire (68) acceptant les enveloppes de depot et de paiement, un mecanisme de caisse distributeur (66), une imprimante (69) et un ecran tactile dynamique (62) utilisant des graphiques couleurs. Ce guichet automatique de banque (6) comporte, en outre, un controleur de peripherique microprogramme (63) et un dispositif de communication (65) entrant en communication avec l'ordinateur frontal (18). Le mot de passe est chiffre sur place par un dispositif de chiffrement avant son envoi a l'ordinateur frontal (18).

12/5/46 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00434777 \*\*Image available\*\*

METHOD AND SYSTEM OF TRANSFERRING CURRENCY BETWEEN ATMS  
PROCEDE ET SYSTEME DE TRANSFERT D'ARGENT ENTRE DES GUICHETS AUTOMATIQUES DE  
BANQUES

Patent Applicant/Assignee:

KONYA Arpssd,

Inventor(s):

KONYA Arpssd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825241 A2 19980611

Application: WO 97H076 19971117 (PCT/WO HU9700076)

Priority Application: US 96759185 19961204

Designated States: AL AU BB BG BR CA CN CZ EE GE HU IL IS JP KP KR LK LR LT  
LV MD MG MK MN MX NO NZ PL RO SG SI SK TR TT UA UZ VN GH KE LS MW SD SZ  
UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G07F-007/10

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8284

English Abstract

A system is disclosed for transferring currency electronically between accounts. The system and the method allow currency to be immediately transferred from a first account to an ATM (16). The first account can be accessed in a number of ways, including remotely from a general purpose computer or from an ATM (14) using a transaction card (30). The ATM (14) provides the individual with a plurality of transaction choices such as the transfer of an amount of currency to a second account. The ATM (14) transmits information to a main computer (12) regarding the second account and the amount of currency to be transferred. The main computer (12) includes a database containing entry codes and routing codes for a plurality of banks belonging to the present electronic transfer network. Using this database, the main computer (12) validates information such as the entry code for the banks and the availability of the second account

Search Report from Ginger D. Roberts

prior to allowing the transaction to proceed. A transaction card (30) associated with the second account is used to compare the recipient account to the account number provided by the sender. The transferred currency can then be retrieved using a second ATM (16). The transaction card (30) is used solely to identify the recipient and currency is not actually transferred to the second account.

French Abstract

L'invention concerne un systeme de transfert electronique d'argent entre des comptes. Le systeme et le procede permettent de transferer immediatement de l'argent d'un premier compte a un guichet automatique de banque (16). L'accès au premier compte peut se faire de differentes manieres, notamment a distance a partir d'un ordinateur polyvalent ou a partir d'un guichet automatique de banque (14) au moyen d'une carte de transaction (30). Le guichet de banque (14) offre a l'utilisateur plusieurs choix de transactions tel que le transfert d'un somme d'argent vers un second compte. Le guichet automatique de banque (14) transmet a un ordinateur principal (12) des informations relatives au second compte ainsi que la somme d'argent a transferer. L'ordinateur principal (12) comprend une base de donnees contenant des codes d'entree et des codes d'acheminement pour une pluralite de banques appartenant au present reseau de transfert electronique. L'utilisation de cette base de donnees permet a l'ordinateur principal (12) de valider des informations telles que le code d'entree pour les banques et la disponibilite du second compte avant de permettre de proceder a la transaction. Une carte de transaction (30) associee au second compte est utilisee pour comparer le compte du destinataire au numero de compte fourni par le donneur d'ordre. L'argent transfere peut ensuite etre retire a un second guichet automatique de banque (16). La carte de transaction (30) est utilisee uniquement pour identifier le destinataire, l'argent n'etant en fait pas transfere vers le second compte.

12/5/47 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00426443 \*\*Image available\*\*

**SPEAKER VERIFICATION METHOD**

**PROCEDE DE VERIFICATION D'UN LOCUTEUR**

Patent Applicant/Assignee:

TELECOM PTT,  
MOSER Thomas,  
VAN KOMMER Robert,

Inventor(s):

MOSER Thomas,  
VAN KOMMER Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9816906 A1 19980423

Application: WO 96EP4480 19961015 (PCT/WO EP9604480)

Priority Application: WO 96EP4480 19961015

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW  
MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW  
SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT  
LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G07C-009/00

International Patent Class: H04M-03:38

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Search Report from Ginger D. Roberts

Fulltext Word Count: 3509

English Abstract

Method for enabling a user of a system to obtain access to one or more services, for example for enabling a caller to access some information on a remote server. The method comprises the following steps: the system first prompts the caller to identify himself by entering a subscriber code (121). A speaker verification is then made using a voice comparison between the caller's voice and a voice reference (123) associated with the subscriber the caller claims to be. Access to the requested services is given if the outcome of said voice comparison is positive; if the system does not store a sufficiently good voice reference to verify the identity of the subscriber the user claim to be with a predetermined degree of reliability, the caller is prompted to enter a confidential PIN code (122). If the PIN code entered is correct, access to the requested services is given and a new voice reference is stored.

French Abstract

L'invention concerne un procede destine a permettre a l'utilisateur d'un systeme d'avoir acces a un ou plusieurs services, comme par exemple a un appellant d'avoir acces a certaines informations sur un serveur a distance. Le procede comprend les etapes suivantes. Le systeme demande d'abord a l'appellant de s'identifier en entrant un code (121) d'abonne. Le locuteur est alors identifie au moyen d'une comparaison de voix entre la voix de l'appellant et une reference (123) vocale associee a l'abonne que l'appellant pretend etre. L'accès au service demande est fourni si le resultat de la comparaison de voix est positif. Si le systeme n'a pas mis en memoire une reference vocale d'une qualite suffisamment bonne pour verifier, avec un degre de fiabilite predetermine, l'identite de l'abonne que l'utilisateur pretend etre, l'appellant est invite a entrer un code PIN (122) confidentiel. Si le code PIN entre est correct, l'accès au service demande est fourni et une nouvelle reference vocale est mise en memoire.

12/5/48 (Item 39 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00354420

TOKENLESS IDENTIFICATION SYSTEM FOR AUTHORIZATION OF ELECTRONIC  
TRANSACTIONS AND ELECTRONIC TRANSMISSIONS

SYSTEME D'IDENTIFICATION SANS JETONS

Patent Applicant/Assignee:

SMART TOUCH L L C,

Inventor(s):

HOFFMAN Ned,  
PARE David F,  
LEE Jonathan A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9636934 A1 19961121

Application: WO 96US7185 19960517 (PCT/WO US9607185)

Priority Application: US 95442895 19950517

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP  
KE KG KP KR KZ LK LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK  
TJ TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06K-009/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Search Report from Ginger D. Roberts

Fulltext Word Count: 45133

English Abstract

A tokenless identification system and method are principally based on a correlative comparison of a unique biometrics sample, such as a finger print or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously (1). It can be networked to act as a full or partial intermediary between other independent computer systems (3), or maybe the sole computer systems carrying out all necessary executions.

French Abstract

Un systeme et un procede d'identification sans jetons sont principalement fondes sur une comparaison correlative d'un echantillon biometrique unique, tel qu'une empreinte digitale ou un enregistrement de voix, obtenus directement d'un utilisateur inconnu, un echantillon biometrique authentifie du meme type etant obtenu et stocke au prealable (1). On peut le mettre en reseau de sorte qu'il serve d'intermediaire total ou partiel entre d'autres systemes informatiques independants (3), ou bien seuls les systemes informatiques effectuent toutes les operations necessaires.

12/5/49 (Item 40 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00343996 \*\*Image available\*\*

SYSTEM AND METHOD FOR ELECTRONIC TRANSFER OF FUNDS USING AN AUTOMATED TELLER MACHINE TO DISPENSE THE TRANSFERRED FUNDS  
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE DE FONDS A L'AIDE D'UN GUICHET AUTOMATIQUE BANCAIRE POUR DISTRIBUER LES FONDS TRANSFERES

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION,

Inventor(s):

MARCOUS Neil P,  
BRANT Michael J,  
ROSENZWEIG Michael J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9626508 A1 19960829  
Application: WO 96US1979 19960212 (PCT/WO US9601979)  
Priority Application: US 95392423 19950222

Designated States: AU BB BR CA CN CZ FI JP KR MX NO NZ PL RU SG SK TT VN AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Main International Patent Class: G07F-019/00

Publication Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 7731

English Abstract

A system and method for fully automated electronic transfer of cash or cash equivalent between a sender and a recipient is shown, including an initiating terminal for receiving a designation of an amount of money to be electronically transferred, an account from which it is to be transferred, and a security code from the sender, a central terminal for storing the amount and the security code in a file in the central terminal, and a dispensing terminal for receiving from the recipient an entry corresponding to the designated amount of money to be transferred and the security code, for providing the entered amount of money and security code to the central terminal for comparison with the information

Search Report from Ginger D. Roberts

stored in the central terminal's file and for dispensing to the recipient funds equivalent to the designated amount of money without requiring the recipient to have a card to activate the dispensing terminal.

French Abstract

L'invention decrit un systeme et un procede de transfert electronique d'argent liquide ou d'équivalent totalement automatise entre un expediteur et un destinataire, comprenant un terminal de lancement destine a recevoir l'indication d'une somme d'argent a transferer electroniquement, d'un compte duquel la transferer et d'un code de securite fourni par l'expediteur, un central destine a stocker la somme et le code de securite dans un fichier situe dans le central, et un terminal de distribution pour recevoir du destinataire une entree correspondant a la somme d'argent a transferer et au code indiques, pour fournir au central la somme d'argent et le code de securite introduits afin de les comparer avec les informations stockees dans le fichier du central, et pour distribuer au destinataire les fonds equivalant a la somme d'argent indiquee sans lui demander d'avoir une carte pour mettre en fonction le terminal de distribution.

?

Search Report from Ginger D. Roberts

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?show files;ds
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200309
    (c) 2003 Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2002/Dec
    (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2002/Oct(Updated 030204)
    (c) 2003 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
    (c) 2002 INPI. All rts. reserv.
```

Set	Items	Description
S1	41866	MONEY OR CASH? OR MONIES OR FUND? ?
S2	3469	S1(6N) (TRANSFER? OR TRANSMIT? OR SEND? OR ROUTIN-G? OR WIRING? OR WIRE? OR WESTERN()UNION OR QUICK()COLLECT?)
S3	222	S2(6N) (SENDER? OR INDIVIDUAL? OR PERSON? OR ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR TRANSFER?R? OR TRANSMITTER?)
S4	39086	(RECIPIENT? OR RECEIVER? OR "TO()WHOM" OR RECEIVOR? OR RECEIVING) (5N) (IDENTIF? OR ID OR CODE OR KEY? OR NUMBER?)
S5	45759	(MATCH? OR COMPAR? OR VERIF? OR ANALYS? OR ANALYZ? OR AUTH-ENTICAT?) (6N) (IDENTIF? OR ID OR CODE OR KEY?)
S6	15951	(CONFIRM? OR VALID? OR VERIF? OR RECEIPT?) (3N) (CODE? OR KE-Y? OR NUMBER? OR IMAGE? OR PICTURE? OR SYMBOL? OR LETTER?)
S7	56302	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()-BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") ()(MACHINES.OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S8	62	S3 AND S7
S9	57012	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()-BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") ()(MACHINES OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S10	63	S3 AND S9
S11	63	S8 OR S10
S12	1445	AU=(STOUTENBURG? OR SEIFERT?)
S13	4	S9 AND S12
S14	3	S13 NOT S11
S15	1	S13 AND S11
S16	4	S3 AND S4 AND S5
S17	2	S16 NOT S11
?		

Search Report from Ginger D. Roberts

?t11/3,k/all

11/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015025656 \*\*Image available\*\*  
WPI Acc No: 2003-086173/200308  
XRPX Acc No: N03-068433

Money transfer reference program has instructions for comparing reference information of account holder with corresponding prestored intrinsic information for transferring money to recipient  
Patent Assignee: DAIICHI BUSSAN KK (DAII-N)  
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002342588	A	20021129	JP 2001146970	A	20010516	200308 B

Priority Applications (No Type Date): JP 2001146970 A 20010516

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002342588	A	35		G06F-017/60	

Money transfer reference program has instructions for comparing reference information of account holder with corresponding prestored intrinsic information for transferring money to recipient

Abstract (Basic):

... The program has instructions for transmitting a money transfer request from an account holder to a bank terminal (4).  
The reference information including account number and e-mail address

... International Patent Class (Additional): G07D-009/00 ...

11/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014974907 \*\*Image available\*\*  
WPI Acc No: 2003-035421/200303  
XRPX Acc No: N03-028350

Money saving support system has CPU to acquire information about communication charges of user and transmits user's payment information to financial server

Patent Assignee: CASIO COMPUTER CO LTD (CASK )  
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002334218	A	20021122	JP 2001140234	A	20010510	200303 B

Priority Applications (No Type Date): JP 2001140234 A 20010510

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002334218	A	28		G06F-017/60	

Abstract (Basic):

... the user. Based on the frequency of communication service used by user predetermined amount of money is calculated and a transmitter transmits payment information of the user utilizing the communication service, to a financial server (30).

... International Patent Class (Additional): G07D-009/00

Search Report from Ginger D. Roberts

11/3,K/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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014930163 \*\*Image available\*\*

WPI Acc No: 2002-750872/200281

XRPX Acc No: N02-591337

Money transfer method for purchasing goods, services at POS, involves adding value to account of prepaid card forwarded to transfer initiator from beneficiary

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: FORTE V J C; HUNTER B D; MCKENZIE K; RISAFI N N; STANGLE B;

WIGGINS J

Number of Countries: 099 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200286676	A2	20021031	WO 2002US13123	A	20020423	200281 B

Priority Applications (No Type Date): US 2001285726 P 20010423

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200286676 A2 E 53 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PI PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic):

For transferring money from sender to beneficiary using prepaid card for purchasing goods and services such as telephone service at point-of-sale (POS) terminal, for electronic commerce, for cash withdrawal from ATM. Also used for payroll fulfillment including incentive, gift and promotion fulfillment, corporate relocation, for managing...

11/3,K/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014879187 \*\*Image available\*\*

WPI Acc No: 2002-699893/200276

XRPX Acc No: N02-551737

Banknote storage device in automatic cash dispensing machine, has routing switches provided for selectively removing individual banknotes from strips so that one or more banknotes are discharged

Patent Assignee: MARS INC (MRSC )

Inventor: DAOUD J; DEAVILLE D C; POLIDORO R

Number of Countries: 026 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1243537	A1	20020925	EP 2001302598	A	20010321	200276 B

Priority Applications (No Type Date): EP 2001302598 A 20010321

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1243537 A1 E 9 B65H-005/28

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

Search Report from Ginger D. Roberts

LI LT LU LV MC MK NL PT RO SE SI TR

Banknote storage device in automatic cash dispensing machine, has routing switches provided for selectively removing individual banknotes from strips so that one or more banknotes are discharged  
...Manual Codes (EPI/S-X): T05-L03A5 ...

... T05-L03C

11/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014787049  
WPI Acc No: 2002-607755/200265  
XRPX Acc No: N02-481316

Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: SEIFERT D A; STOUTENBURG E E

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087462	A1	20020704	US 2000751120	A	20001228	200265 B
WO 200254318	A1	20020711	WO 2001US49915	A	20011221	200265

Priority Applications (No Type Date): US 2000751120 A 20001228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020087462 A1 9 G06F-017/60

WO 200254318 A1 E G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA ;  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN ;  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU  
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided...

Abstract (Basic):

The designation of an amount of funds and security code received from a sender are stored in a central computer along with an unique personal ID number input from...

For electronically transferring funds or preferably payout options such as tickets, stamps, etc., through automated teller machine ( ATM ) connected to Internet such as kiosk .

...Manual Codes (EPI/S-X): T05-L03C

11/3,K/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014590478 \*\*Image available\*\*

Search Report from Ginger D. Roberts

WPI Acc No: 2002-411182/200244

XRPX Acc No: N02-323316

Deposit payment method for financial institutions, involves transmitting cash procurement directions to financial institution having cash delivery system delivering cash to authenticated depositor

Patent Assignee: KINKI OSAKA GINKO KK (KINK-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002083140	A	20020322	JP 2000274127	A	20000908	200244 B

Priority Applications (No Type Date): JP 2000274127 A 20000908

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002083140	A	15		G06F-017/60	

Abstract (Basic):  
... of the institution delivers cash to the depositor and provides a receipt to the schedule person concerned. The cash delivery directions are transmitted only when the depositor is authenticated.

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014534625 \*\*Image available\*\*

WPI Acc No: 2002-355328/200239

XRPX Acc No: N02-279316

Financial automation system for financial institution, has contract machine which publishes transfer card based on identification of individual and outputs direction to pay money using transfer card

Patent Assignee: FUJITSU LTD (FUIT )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002008107	A	20020111	JP 2000190489	A	20000626	200239 B

Priority Applications (No Type Date): JP 2000190489 A 20000626

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002008107	A	12		G07D-009/00	

... system for financial institution, has contract machine which publishes transfer card based on identification of individual and outputs direction to pay money using transfer card

International Patent Class (Main): G07D-009/00

...Manual Codes (EPI/S-X): T05-L03C1

11/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014526536 \*\*Image available\*\*

WPI Acc No: 2002-347239/200238

XRPX Acc No: N02-273698

Money transfer processing method in bank, involves receiving acceptance with respect to money transfer procedure from payment person , based on which transfer process is performed

Search Report from Ginger D. Roberts

Patent Assignee: FUJIMOTO H (FUJI-I); GOTO N (GOTO-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074001	A	20020312	JP 2000302889	A	20000829	200238 B

Priority Applications (No Type Date): JP 2000302889 A 20000829

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002074001	A	12	G06F-017/60		

Money transfer processing method in bank, involves receiving acceptance with respect to money transfer procedure from payment person , based on which transfer process is performed

Abstract (Basic):

... Enables preventing the payment person to forget the money transfer process, and also enables large utilization enlargement of account draw-down function. Ensures security and...

International Patent Class (Additional): G07D-009/00 ...

11/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014525992 \*\*Image available\*\*

WPI Acc No: 2002-346695/200238

XRPX Acc No: N02-273163

Money collection data processor transfers required money to temporary account assigned to individual from payment account based on received payment demand

Patent Assignee: NOMURA SOGO KENKYUSHO KK (NOMU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063369	A	20020228	JP 2000251827	A	20000823	200238 B

Priority Applications (No Type Date): JP 2000251827 A 20000823

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002063369	A	5	G06F-017/60		

Money collection data processor transfers required money to temporary account assigned to individual from payment account based on received payment demand

International Patent Class (Additional): G07D-009/00

11/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014439141 \*\*Image available\*\*

WPI Acc No: 2002-259844/200231

XRPX Acc No: N02-201516

Method and configuration for transferring an electronic sum of money sends money in real time via a telecommunications/data network from a money transmitter 's credit balance memory to an account/credit of a recipient of the money.

Patent Assignee: SIEMENS AG (SIEI ); WOLF H (WOLF-I)

Inventor: WOLF H

Number of Countries: 031 Number of Patents: 003

Search Report from Ginger D. Roberts

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1180749	A1	20020220	EP 2000117811	A	20000818	200231 B
WO 200217260	A1	20020228	WO 2001EP9218	A	20010802	200231
US 20020152177	A1	20021017	WO 2001EP9218	A	20010802	200270
			US 2002110665	A	20020415	

Priority Applications (No Type Date): EP 2000117811 A 20000818

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1180749	A1	G	12	G07F-007/10	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

WO 200217260	A1	G		G07F-019/00	
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Designated States (National): BR CN IN JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR

US 20020152177	A1			G06F-017/60	
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... sum of money sends money in real time via a telecommunications/data network from a money transmitter's credit balance memory to an account/credit of a recipient of the money.

Abstract (Basic):

... shopping application runs on the same server, on which prepaid accounts of both recipients and senders of money are managed. A recipient of money subscribes to a money transfer service with a dedicated...  
... method offers universal payment facilities in real time linked with automatic dispatch of goods. A money sender uses a 'switch' facility, especially a trigger in a home location register via a mobile  
...  
...Manual Codes (EPI/S-X): T05-L03

11/3,K/11 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014428892 \*\*Image available\*\*

WPI Acc No: 2002-249595/200230

XRPX Acc No: N02-193996

Money transfer service processing system for business establishment, stores predetermined date and information for transferring money, after authentication of money transfer request received from the firm

Patent Assignee: OBIKKU BUSINESS CONSULTANT KK (OBIK-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002056196	A	20020220	JP 2000242813	A	20000810	200230 B

Priority Applications (No Type Date): JP 2000242813 A 20000810

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 2002056196	A		7	G06F-017/60	
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Abstract (Basic):

... firm (30), after authentication of a money transfer request received from the firm. An electronic transfer unit (11c) automatically transfers the money to a management person of the firm, indicated by the stored information, on the predetermined date.  
International Patent Class (Additional): G07D-009/00 ...

Search Report from Ginger D. Roberts

11/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014394693 \*\*Image available\*\*

WPI Acc No: 2002-215396/200227

XRPX Acc No: N02-164957

Debit account establishing system for credit card transaction, sends unique personal identifier number corresponding to debit account number in readable format from server to customer, based on received funds

Patent Assignee: KEIL D S (KEIL-I)

Inventor: KEIL D S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010023415	A1	20010920	US 9889755	P	19980618	200227 B
			US 99334887	A	19990617	
			US 2001839471	A	20010419	

Priority Applications (No Type Date): US 9889755 P 19980618; US 99334887 A 19990617; US 2001839471 A 20010419

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010023415	A1	15	G06F-017/60	Provisional application US 9889755	CIP of application US 99334887

Abstract (Basic):

... to accept input funds to be deposited into debit account from a customer. The terminal transmits input value of funds to host server which in turn sends unique personal identifier number (PIN) corresponding to debit account number in a readable format to the customer.

... For establishing debit account for credit card ATM , bank card, prepaid cards transaction...

11/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014309982 \*\*Image available\*\*

WPI Acc No: 2002-130685/200217

XRPX Acc No: N02-098588

Transferring funds electronically e.g. cash or cash equivalent between sender and recipient by authorizing release of ATM compatible financial card with preset monetary value

Patent Assignee: MARCH A D (MARC-I)

Inventor: MARCH A D

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200195266	A2	20011213	WO 2001CA817	A	20010606	200217 B
US 20020016763	A1	20020207	US 2000209579	P	20000606	200217
			US 2001874042	A	20010606	
AU 200167188	A	20011217	AU 200167188	A	20010606	200225

Priority Applications (No Type Date): US 2000209579 P 20000606; US 2001874042 A 20010606

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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Search Report from Ginger D. Roberts

WO 200195266 A2 E 36 G07F-007/00  
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS  
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL  
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
US 20020016763 A1 G06F-017/60 Provisional application US 2000209579

AU 200167188 A G07F-007/00 Based on patent WO 200195266

Transferring funds electronically e.g. cash or cash equivalent between sender and recipient by authorizing release of ATM compatible financial card with preset monetary value

Abstract (Basic):

... Involves a regional office initiating the transfer when it receives an amount of money to be electronically transferred from the sender and a verification ID protocol from the sender. An initiating authorization center stores the amount...  
... For electronic transfer of cash or cash equivalent between a sender and a recipient...

... Sender can give receiver, at a remote geographical location, a secure, anonymous, ATM compatible financial card with a preset monetary value even in the case where the recipient...

... Title Terms: ATM ;

11/3,K/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014298792 \*\*Image available\*\*  
WPI Acc No: 2002-119495/200216

XRPX Acc No: N02-089762

Issuing method for cash exchange ballot, involves publishing cash exchange ballot when terminal equipment is notified that transfer of money from customer account to trade person account is completed

Patent Assignee: KYORAKU CO LTD (KYKO ); TOMIYAMA M (TOMI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001357207	A	20011226	JP 2000177053	A	20000613	200216 B

Priority Applications (No Type Date): JP 2000177053 A 20000613

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001357207	A	9	G06F-017/60		

... for cash exchange ballot, involves publishing cash exchange ballot when terminal equipment is notified that transfer of money from customer account to trade person account is completed

Abstract (Basic):

... Enables cash withdrawal without using an automated teller machine...

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

Search Report from Ginger D. Roberts

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014244020 \*\*Image available\*\*

WPI Acc No: 2002-064720/200209

XRPX Acc No: N02-048116

Automatic teller machine has power supply that operates position sensor for detecting auto-position of ATM and transmitter for sending detected auto-positional data through radio

Patent Assignee: HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001307181	A	20011102	JP 2000117449	A	20000419	200209 B

Priority Applications (No Type Date): JP 2000117449 A 20000419

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001307181	A	9		G07D-013/00	

Automatic teller machine has power supply that operates position sensor for detecting auto-position of ATM and transmitter for sending detected auto-positional data through radio

Abstract (Basic):

... A position sensor (304) detects the auto-position of the housing or cash storage of the ATM . A transmitter (303) sends the detection auto-positional data through radio. A power supply (212) is mounted...

... Automatic teller machine...

...Prevents ATM theft and damage since position of ATM can be detected from the exterior... .

...The figure is a block diagram showing the theft damage preventing mechanism in the ATM . Drawing includes non-English language text

...Title Terms: ATM ;

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014230925 \*\*Image available\*\*

WPI Acc No: 2002-051623/200207

XRPX Acc No: N02-038138

Payment management method in internet, involves transferring orderer's money paid in advance to service person , to successful bidder, by service person upon confirmation of product delivery

Patent Assignee: SONY CORP (SONY )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001266039	A	20010928	JP 200080613	A	20000322	200207 B

Priority Applications (No Type Date): JP 200080613 A 20000322

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001266039	A	8		G06F-017/60	

Payment management method in internet, involves transferring orderer's money paid in advance to service person , to successful bidder, by

Search Report from Ginger D. Roberts

service person upon confirmation of product delivery  
International Patent Class (Additional): G07D-009/00 ...

11/3,K/17 (Item 17 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014168879 \*\*Image available\*\*  
WPI Acc No: 2001-653107/200175  
XRPX Acc No: N01-488550

Money transfer method for use in internet banking system, involves receiving transfer request from sender, recipients address and mail ID, for transferring money to recipient's account  
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applcat No Kind Date Week  
JP 2001273404 A 20011005 JP 200082960 A 20000323 200175 B

Priority Applications (No Type Date): JP 200082960 A 20000323  
Priority Applications (No Type Date): JP 20000323

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2001273404 A 7 G06F-017/60

Money transfer method for use in internet banking system, involves receiving transfer request from sender, recipients address and mail ID, for transferring money to recipient's account  
Abstract (Basic):  
... Information such as recipient's address and mail ID are acquired along with money for transfer from sender. The transfer request is notified to the recipient from the list of transfer address and designated money...  
International Patent Class (Additional): G07D-009/00 ...

11/3,K/18 (Item 18 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014141257 \*\*Image available\*\*  
WPI Acc No: 2001-625468/200172  
XRPX Acc No: N01-466215

Electronically transferring funds from a sender to a receiver through the Internet e.g. via a web site, using automated clearing-house networks  
Patent Assignee: INTUIT INC (INTU-N)

Inventor: COOK S D; LACERTE R  
Number of Countries: 023 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applcat No	Kind	Date	Week
WO 200153977	A2	20010726	WO 2001US1858	A	20010119	200172 B
AU 200132869	A	20010731	AU 200132869	A	20010119	200172

Priority Applications (No Type Date): US 2000487233 A 20000119  
Priority Applications (No Type Date): US 2000487233 A 20000119  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
WO 200153977 A2 E 86 G06F-017/00  
Designated States (National): AU CA CN JP  
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR  
AU 200132869 A G06F-017/00 Based on patent WO 200153977

Search Report from Ginger D. Roberts

Electronically transferring funds from a sender to a receiver through the Internet e.g. via a web site, using automated clearing...

Abstract (Basic):

Invention separates the automated clearinghouse (ACH) funds transfer into two distinct phases. Firstly, the sender defines the amount of the transfer, source of funds and information for contacting the receiver of the funds. Secondly, the receiver separately provides information...  
... a) A method of electronic funds transfer from senders for paying bills from a business receiver...  
... b) A method of authenticating a sender of an electronic funds transfer ;  
(...  
... c) A method of reducing risk of an electronic funds transfer by a sender using an automated clearing network...  
... e) A system for electronically transferring funds from a sender to a receiver...  
...number) with an account balance acquired through an automated system such as POS system or ATM network

11/3,K/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014137809

WPI Acc No: 2001-622020/200172

XRPX Acc No: N01-464343

Financial transaction system confirms identity of user requesting transaction through telephone, facsimile or e-mail

Patent Assignee: KUZUO M (KUZU-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001250024	A	20010914	JP 2000108739	A	20000306	200172 B

Priority Applications (No Type Date): JP 2000108739 A 20000306

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001250024	A	5		G06F-017/60	

Abstract (Basic):

A visitor requests financial institution through telephone, facsimile or e-mail to transfer the cash from his account to another person's account. The confirmation of the visitor's identity is done based on code numbers...

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014096779

WPI Acc No: 2001-580993/200165

Search Report from Ginger D. Roberts

XRPX Acc No: N01-432764

Computer implement monetary funds transfer method involves distributing payment media including digital value to recipient based on request from transferor to transfer monitory fund to recipient

Patent Assignee: GIVECASH.COM (GIVE-N); HEGGENHAUGEN R E (HEGG-I)

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200142945	A1	20010614	WO 2000US3452	A	20000209	200165 B
AU 200046399	A	20010618	AU 200046399	A	20000209	200165

Priority Applications (No Type Date): US 99458303 A 19991210

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200142945 A1 E 27 G06F-015/30

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046399 A G06F-015/30 Based on patent WO 200142945

... transfer method involves distributing payment media including digital value to recipient based on request from transferor to transfer monitory fund to recipient

Abstract (Basic):

... A request comprising value of monetary fund to be transferred to a recipient from a **transferor**, is received by a host computer system. The computer system in response to the request, draws the monetary **fund** from account of **transferor** and distributes payment media that includes a digital value for enabling access to monetary funds...

... Drawing of monetary **fund** from account of **transferor** involves sending a credit authorization message from computer system to credit card processing system and receiving credit...

...approval from credit card transaction processing system. The payment media distributed to recipient is an **automatic teller** machine card, the digital value included in the card is the account number of the...

...Since a payment media e.g. **ATM** card containing the recipients account number, for enabling access to transfer monetary fund is distributed to recipient secured and safe **transfer** of monetary **fund** is achieved and **transfer** of monetary **fund** to a **person** who does not have an account that accepts electronic transfer is enabled...

11/3,K/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014022003 \*\*Image available\*\*

WPI Acc No: 2001-506217/200156

XRPX Acc No: N01-375579

Cashless payment traffic system has ticket dispenser which issues traffic card and transmits predetermined issue information to management center based on approval message from financial institution host

Patent Assignee: NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Search Report from Ginger D. Roberts

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001175892	A	20010629	JP 99363493	A	19991221	200156 B

Priority Applications (No Type Date): JP 99363493 A 19991221

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001175892	A		9	G07B-001/00	

Abstract (Basic):

... with account information of user and traffic person account  
 ... information to host (20). Host (20) transfers money from user's account to traffic person 's account and sends approval message, based on which dispenser issues traffic card and sends...  
 ...International Patent Class (Additional): G07D-009/00

11/3,K/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
 (c) 2003 Thomson Derwent. All rts. reserv.

013653305 \*\*Image available\*\*

WPI Acc No: 2001-137517/200114

Related WPI Acc No: 2000-672458

XRPX Acc No: N01-100193

Personal payment number format for on-line fund transfer , has bank and personal payment numbers to identify bank to which fund is to be transferred and account to which only funds are sent and not drawn

Patent Assignee: ORBIS PATENTS LTD (ORBI-N)

Inventor: FLITCROFT D I; ODONNELL G; O'DONNELL G

Number of Countries: 091 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200062259	A1	20001019	WO 2000IE44	A	20000413	200114 B
AU 200038334	A	20001114	AU 200038334	A	20000413	200114
BR 200009714	A	20020108	BR 20009714	A	20000413	200208
			WO 2000IE44	A	20000413	
EP 1179206	A1	20020213	EP 2000917248	A	20000413	200219
			WO 2000IE44	A	20000413	
KR 2001110740	A	20011213	KR 2001712995	A	20011012	200237
CN 1355910	A	20020626	CN 2000808858	A	20000413	200263
NZ 514454	A	20021122	NZ 514454	A	20000413	200301
			WO 2000IE44	A	20000413	
JP 2002541601	W	20021203	JP 2000611252	A	20000413	200309
			WO 2000IE44	A	20000413	

Priority Applications (No Type Date): US 99129033 P 19990413

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200062259 A1 E 37 G07F-007/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200038334 A G07F-007/00 Based on patent WO 200062259

BR 200009714 A G07F-007/00 Based on patent WO 200062259

EP 1179206 A1 E G07F-007/00 Based on patent WO 200062259

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

KR 2001110740 A G06F-017/60

CN 1355910 A G07F-007/00

Search Report from Ginger D. Roberts

NZ 514454 A G07F-007/00 Based on patent WO 200062259  
JP 2002541601 W 36 G06F-017/60 Based on patent WO 200062259

Personal payment number format for on-line fund transfer , has bank and personal payment numbers to identify bank to which fund is to be transferred and account to...

Abstract (Basic):

... For fund transfer between individuals and/or business installation for on-line transaction, on-line auction, other service acquisition such...

...Fraudulent misuse of account is reduced by using bank identification number for identifying bank and personal payment numbers for identifying account and transferring funds only to the account and not drawing fund from the account...

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03C5

11/3,K/23 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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013536320 \*\*Image available\*\*

WPI Acc No: 2001-020526/200103

Related WPI Acc No: 2000-288231; 2000-330839; 2002-460357

XRPX Acc No: N01-015796

Money transfer processing in bank, involves storing transfer data added with related account number, specifying relevant account information of payment person, in memory as transfer data for specific account

Patent Assignee: SUMITOMO GINKO KK (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000293610	A	20001020	JP 98284481	A	19981006	200103 B
			JP 99328668	A	19981006	

Priority Applications (No Type Date): JP 98183040 A 19980629; JP 9831739 A 19980213

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000293610	A	11	G06F-019/00	Div ex application	JP 98284481

Abstract (Basic):

... Payment is performed to a specific account from the account of the payment person , based on the adjustment money transfer information input through an input device. Transfer information added with the related account number, specifying...

... For money transfer from ATM in bank...

...Enables to specify the payment person reliably using the transfer account number and increases profit on money transfer operation by managing the transferred money collectively...

International Patent Class (Additional): G07D-009/00 ...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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Search Report from Ginger D. Roberts

013449879 \*\*Image available\*\*

WPI Acc No: 2000-621822/200060

XRPX Acc No: N00-460765

IC card type electronic money transfer procedure involves storing information about electronic cash transfer in memory by third- person apparatus, when receiver receives electronic money from payment person apparatus

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000231595	A	20000822	JP 9932793	A	19990210	200060 B

Priority Applications (No Type Date): JP 9932793 A 19990210

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000231595	A	6		G06F-019/00	

IC card type electronic money transfer procedure involves storing information about electronic cash transfer in memory by third- person apparatus, when receiver receives electronic money from payment person apparatus

Abstract (Basic):

... The information about electronic cash transfer is stored in memory by third person apparatus, hence when the IC card is damaged the electronic cash balance can be easily...

...Manual Codes (EPI/S-X): T05-L03C

11/3,K/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013417725 \*\*Image available\*\*

WPI Acc No: 2000-589664/200056

XRPX Acc No: N00-436400

Security system for on-line electronic cash transaction, has password input switch and finger print authentication device provided in electronic wallet for verification of user inserting IC card

Patent Assignee: SOLITON SYSTEMS KK (SOLI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000187700	A	20000704	JP 98378178	A	19981222	200056 B

Priority Applications (No Type Date): JP 98378178 A 19981222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000187700	A	8		G06F-019/00	

Abstract (Basic):

... IC card (10) for cash transaction is inserted into electronic wallet (1) and transfer of money from personal account of IC card user is performed. A password input switch (4) or finger print...

...Manual Codes (EPI/S-X): T05-L03C5

11/3,K/26 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013158067     \*\*Image available\*\*

WPI Acc No: 2000-329940/200029

XRPX Acc No: N00-248285

Hand-held device for recording and transmitting personal data for cashless payments etc. e.g. using mobile telephone reads personal data from data carrier and outputs via transmitter

Patent Assignee: YASSOURIDIS A (YASS-I)

Inventor: YASSOURIDIS A

Number of Countries: 025 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19845590	A1	20000406	DE 1045590	A	19981005	200029 B
EP 992938	A2	20000412	EP 99119675	A	19991005	200029

Priority Applications (No Type Date): DE 1045590 A 19981005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 19845590 A1 4 G06F-017/40

EP 992938 A2 G G06K-019/067

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Hand-held device for recording and transmitting personal data for cashless payments etc. e.g. using mobile telephone reads personal data from data carrier and outputs...

Abstract (Basic):

... For a separate module or integral part of a mobile telephone, for cashless transactions, cash machines , access to buildings, logging into computers etc...

11/3,K/27     (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013002114     \*\*Image available\*\*

WPI Acc No: 2000-173966/200016

XRPX Acc No: N00-129563

Damaging or spoiling system for money holding equipment includes discharging of solution if ATM cassette is not inserted in ATM within predetermined time.

Patent Assignee: COLE J M (COLE-I); O'SHEA H (OSHE-I)

Inventor: COLE J M; O'SHEA H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2340879	A	20000301	GB 9817620	A	19980814	200016 B

Priority Applications (No Type Date): GB 9817620 A 19980814

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

GB 2340879 A 17 G08B-015/02

Damaging or spoiling system for money holding equipment includes discharging of solution if ATM cassette is not inserted in ATM within predetermined time.

Abstract (Basic):

... Automatic teller machine ( ATM ) is fitted with device to discharge bonding/spoiling solution over money in event of attempted theft. Beacon transmitter adjacent ATM transmits constant pulsed signal to receiver in the cassette. If cassette is not inserted into

Search Report from Ginger D. Roberts

ATM within predetermined time from leaving its carrier box, solution is discharged. Shield circuit prevents discharge

Automatic teller machine

...Title Terms: ATM ;

Manual Codes (EPI/S-X): T05-L03C5 ...

11/3,K/28 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012843990 \*\*Image available\*\*

WPI Acc No: 2000-015822/200002

XRPX Acc No: N00-012518

Communications terminal for selective acceptance of cash cards or coins - consists of cash card telephone and associated coin module with display and input system which enables transfer of cash value to cash card by entry of encoded, PIN protected identification data

Patent Assignee: SIEMENS AG (SIEI )

Inventor: BRANDSTETTER A; SCHOWANEK E

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 963097	A1	19991208	EP 99110572	A	19990601	200002 B

Priority Applications (No Type Date): DE 1025219 A 19980605

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 963097	A1	G	7	H04M-017/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

...Abstract (Basic): associated coin module (3) with a display and input system. The input system enables the transfer of cash value to a cash card by the entry of personal data. The display and entry system consists of a keyboard and an associated display...

...Manual Codes (EPI/S-X): T05-L03C5

11/3,K/29 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

012692909 \*\*Image available\*\*

WPI Acc No: 1999-499018/199942

XRPX Acc No: N99-372185

Balance amount notification system in financial institutions - includes transmitter that outputs notice of balance insufficiency to customer, when deposit balance is less than guide money stored beforehand

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID ); OKI SOFTWARE OKAYAMA KK (OKID )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11213080	A	19990806	JP 9824017	A	19980121	199942 B

Priority Applications (No Type Date): JP 9824017 A 19980121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11213080	A	5		G06F-019/00	

...Abstract (Basic): of deposit balance notification system. (2A) Deposit balance; (3) Deposit balance confirmation unit; (4) Guide money

Search Report from Ginger D. Roberts

designation file; (5) Transmitter .

International Patent Class (Additional): G07D-009/00 ...

11/3,K/30 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012570605 \*\*Image available\*\*

WPI Acc No: 1999-376712/199932

XRPX Acc No: N99-281739

Centralized cash collection station serving individual cash transaction counters - ascertains storage capacities in terms of receivable cash before transferring into individual transaction counters sequentially, specific quantities of bank notes

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11144123	A	19990528	JP 97327011	A	19971112	199932 B

Priority Applications (No Type Date): JP 97327011 A 19971112

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11144123	A	10		G07D-009/00	

... ascertains storage capacities in terms of receivable cash before transferring into individual transaction counters sequentially, specific quantities of bank notes

International Patent Class (Main): G07D-009/00

...Manual Codes (EPI/S-X): T05-L03 ...

... T05-L03C1

11/3,K/31 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012305042 \*\*Image available\*\*

WPI Acc No: 1999-111148/199910

XRPX Acc No: N99-081020

Automatic cash trading system using video conference system for cash transaction in remote locations - transmits and receives audio-video information between automatic cash transaction apparatus and remote terminal equipment

Patent Assignee: HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10334309	A	19981218	JP 97138773	A	19970528	199910 B

Priority Applications (No Type Date): JP 97138773 A 19970528

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10334309	A	8		G07D-009/00	

...Abstract (Basic): 18) are provided in the automatic cash transaction apparatus and the remote terminal equipment, respectively.

Transmitters (7,19) are provided in automatic cash transaction apparatus and remote terminal equipment for transmitting audio-video

Search Report from Ginger D. Roberts

information...

International Patent Class (Main): G07D-009/00

11/3,K/32 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012264772 \*\*Image available\*\*

WPI Acc No: 1999-070878/199906

Related WPI Acc No: 2002-237913

XRPX Acc No: N99-051782

**Third party debit card - has output device to supply account holder with file of selected payee and payment amounts and uses input device to supply process instructions from account holder and recipient**

Patent Assignee: PICCIALLO M J (PICC-I)

Inventor: PICCIALLO M J

Number of Countries: 027 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9858345	A2	19981223	WO 98US12361	A	19980612	199906 B
US 6044360	A	20000328	US 96585173	A	19960416	200023
			US 97876929	A	19970616	
EP 996921	A2	20000503	EP 98930211	A	19980612	200026
			WO 98US12361	A	19980612	
BR 9809106	A	20000801	BR 989106	A	19980612	200043
			WO 98US12361	A	19980612	
MX 9911185	A1	20010601	MX 9911185	A	19991202	200235 N

Priority Applications (No Type Date): US 97876929 A 19970616; US 96585173 A 19960416; MX 9911185 A 19991202

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9858345 A2 E 34 G06K-010/00

Designated States (National): BR CA IS JP NO TR US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

US 6044360 A G06F-016/15 CIP of application US 96585173

EP 996921 A2 E G06K-001/00 Based on patent WO 9858345

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

BR 9809106 A G06K-005/00 Based on patent WO 9858345

MX 9911185 A1 G07F-019/00

...Abstract (Basic): communication with an external network of input and output devices, such as banks, credit or ATM networks. An account holder can electronically transfer funds to a third party and then receive an accounting, while limits may be set on...

11/3,K/33 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012074371 \*\*Image available\*\*

WPI Acc No: 1998-491282/199842

XRPX Acc No: N98-384413

**Pre-paid card used in automatic bank transaction system - forms pair of magnetic recording areas in front surface and back surface, in which account holder information and money transfer information are recorded**

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )

Number of Countries: 001 Number of Patents: 001

Search Report from Ginger D. Roberts

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10214364	A	19980811	JP 9718444	A	19970131	199842 B

Priority Applications (No Type Date): JP 9718444 A 19970131

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10214364	A	6		G07D-009/00	

... forms pair of magnetic recording areas in front surface and back surface, in which account holder information and money transfer information are recorded

International Patent Class (Main): G07D-009/00

11/3,K/34 (Item 34 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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012040553 \*\*Image available\*\*

WPI Acc No: 1998-457463/199839

XRPX Acc No: N98-357032

Funds transfer system for individuals internationally - uses first network for sender to initiate transfer, connected through processing system to second network for withdrawal of funds

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: DOWNING J; HERNANDEZ W M; HOOPER W D; HOROWITZ E; MEIROFF N; RAO J; REEF R; SCHECHTMAN H A; SCHECHTMAN H A

Number of Countries: 083 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9836521	A1	19980820	WO 98US2014	A	19980212	199839 B
AU 9862636	A	19980908	AU 9862636	A	19980212	199904
ZA 9801214	A	19990127	ZA 981214	A	19980213	199910
US 5963647	A	19991005	US 9740298	P	19970214	199948
			US 97877203	A	19970617	
EP 960499	A1	19991201	EP 98904857	A	19980212	200001
			WO 98US2014	A	19980212	
BR 9807389	A	20000314	BR 987389	A	19980212	200027
			WO 98US2014	A	19980212	
MX 9907522	A1	20000601	MX 997522	A	19990813	200133
AU 744510	B	20020228	AU 9862636	A	19980212	200228

Priority Applications (No Type Date): US 97877203 A 19970617; US 9740298 P 19970214

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9836521	A1	E	42	H04L-009/00	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9862636 A Based on patent WO 9836521

ZA 9801214 A 44 H04L-000/00

US 5963647 A H04L-009/00 Provisional application US 9740298

EP 960499 A1 E Based on patent WO 9836521

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

BR 9807389 A H04L-009/00 Based on patent WO 9836521

MX 9907522 A1 H04L-009/00

Search Report from Ginger D. Roberts

AU 744510      B      H04L-009/00      Previous Publ. patent AU 9862636  
Based on patent WO 9836521

Funds transfer system for individuals internationally...

...Abstract (Basic): sender notifies the codes to the recipient, who may then withdraw the funds from an automated teller machine ( ATM ), without requiring an access card. Transferred cash is dispensed in local currency, but will not...

11/3,K/35      (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

011986528      \*\*Image available\*\*  
WPI Acc No: 1998-403438/199835  
XRPX Acc No: N98-314424

Computerised internal payment processing method in company - involves transferring information related to account number and amount of money to be paid to personal from payment file to contract bank based on output of data processor connected to computer terminals

Patent Assignee: HONDA MOTOR CO LTD (HOND )  
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10162083	A	19980619	JP 96315294	A	19961126	199835 B

Priority Applications (No Type Date): JP 96315294 A 19961126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10162083	A	6		G06F-019/00	

...Abstract (Basic): money to be paid to the personal. The contents of the payment file is automatically transferred to the bank and using a money card (12) the person withdraws money from the bank...

International Patent Class (Additional): G07D-009/00

11/3,K/36      (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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011819238      \*\*Image available\*\*  
WPI Acc No: 1998-236148/199821  
XRPX Acc No: N98-187261

Money transfer method to settlement-of-accounts card - involves transferring money of person from his bank account to his settlement-of-accounts card after identifying person using bank card in which identification information is stored

Patent Assignee: NIPPON SIGNAL CO LTD (NIUG )  
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10074224	A	19980317	JP 96230160	A	19960830	199821 B

Priority Applications (No Type Date): JP 96230160 A 19960830

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10074224	A	8		G06F-019/00	

... involves transferring money of person from his bank account to

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his settlement-of-accounts card after identifying person using bank...

...Abstract (Basic): The method involves transferring money from a person's bank account to his settlement-of-accounts card (C). The card is used to...

...International Patent Class (Additional): G07D-009/00

11/3,K/37 (Item 37 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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011579949 \*\*Image available\*\*

WPI Acc No: 1997-556430/199751

XRPX Acc No: N97-463718

Transfer processing method used in post office, bank - involves issuing copy of payment statement slip with registers image data of transfer document, payer code data and transfer process data to payer after accomplishment of transfer process

Patent Assignee: TOPPAN MOORE KK (TOPP )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9270048	A	19971014	JP 96103828	A	19960330	199751 B

Priority Applications (No Type Date): JP 96103828 A 19960330

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9270048	A	5		G07D-009/00	

...Abstract (Basic): the transfer document a column for filling transfer place information is provided. When the user transfers certain amount of money from its account to another person , using his transfer document the financial institution carries out the transfer process...

International Patent Class (Main): G07D-009/00

11/3,K/38 (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010905602 \*\*Image available\*\*

WPI Acc No: 1996-402553/199640

XRPX Acc No: N96-339107

System for automated transfer of funds between sender and recipient - transfers funds controlled by designated amount, unique personal identity number and security stored in file in central terminal between sender and recipient without recipient needing card to activate dispensing terminal

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: BRANT M J; MARCOUS N P; ROSENZWEIG M J

Number of Countries: 036 Number of Patents: 020

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9626508	A1	19960829	WO 96US1979	A	19960212	199640 B
AU 9649810	A	19960911	AU 9649810	A	19960212	199651
US 5650604	A	19970722	US 95392423	A	19950222	199735
FI 9703430	A	19970821	WO 96US1979	A	19960212	199747
			FI 973430	A	19970821	
NO 9703856	A	19970821	WO 96US1979	A	19960212	199748
			NO 973856	A	19970821	
CZ 9702561	A3	19971112	WO 96US1979	A	19960212	199801

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EP 811211	A1	19971210	CZ 972561	A	19960212	
			EP 96906429	A	19960212	199803
			WO 96US1979	A	19960212	
BR 9606872	A	19971223	BR 966872	A	19960212	199806
			WO 96US1979	A	19960212	
SK 9701112	A3	19980114	WO 96US1979	A	19960212	199812
			SK 971112	A	19960212	
AU 687671	B	19980226	AU 9649810	A	19960212	199821
NZ 303483	A	19980427	NZ 303483	A	19960212	199823
			WO 96US1979	A	19960212	
JP 11500845	W	19990119	JP 96525735	A	19960212	199913
			WO 96US1979	A	19960212	
KR 98702113	A	19980715	WO 96US1979	A	19960212	199927
			KR 97705508	A	19970809	
MX 9706084	A1	19971201	MX 976084	A	19970808	199936
CA 2209243	C	20001107	CA 2209243	A	19960212	200061
			WO 96US1979	A	19960212	
KR 223662	B1	19991015	WO 96US1979	A	19960212	200108
			KR 97705508	A	19970809	
RU 2172022	C2	20010810	WO 96US1979	A	19960212	200159
			RU 97115716	A	19960212	
CN 1176012	A	19980311	CN 96192069	A	19960212	200209
EP 811211	B1	20021016	EP 96906429	A	19960212	200276
			WO 96US1979	A	19960212	
DE 69624342	E	20021121	DE 624342	A	19960212	200302
			EP 96906429	A	19960212	
			WO 96US1979	A	19960212	

Priority Applications (No Type Date): US 95392423 A 19950222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9626508	A1	E	35	G07F-019/00	
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Designated States (National):	AU	BB	BR	CA	CN	CZ	FI	JP	KR	MX	NO	NZ	PL	RU
SG	SK	TT	VN											

Designated States (Regional):	AT	BE	CH	DE	DK	ES	FR	GB	GR	IE	IT	LU	MC	NL
PT	SE													

AU 9649810	A		G07F-019/00	Based on patent WO 9626508
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US 5650604	A	11	G06F-017/60	
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FI 9703430	A		G07F-000/00	
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NO 9703856	A		G07F-019/00	
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CZ 9702561	A3		G07F-019/00	Based on patent WO 9626508
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EP 811211	A1	E	G07F-019/00	Based on patent WO 9626508
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Designated States (Regional):	AT	BE	CH	DE	DK	ES	FR	GB	GR	IE	IT	LI	LU	MC
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BR 9606872	A		G07F-019/00	Based on patent WO 9626508
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SK 9701112	A3		G07F-019/00	
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AU 687671	B		G07F-019/00	Previous Publ. patent AU 9649810
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Search Report from Ginger D. Roberts

System for automated transfer of funds between sender and recipient

...

... transfers funds controlled by designated amount, unique personal identity number and security stored in file in central terminal between sender and recipient without

...Abstract (Basic): automated transfer of funds system includes an initiating terminal receiving information of an amount of funds to be electronically transferred and a security code from the sender. A unique personal identification number is provided to the sender from a central terminal in...

...USE - Relates to electronic transfer of funds between sender and recipient using automated teller machine to dispense funds transferred to recipient without recipient using card at dispensing terminal. Recipient...

...Abstract (Equivalent): A method for fully automated electronic transfer of funds between a sender and a recipient, comprising the steps of  
...

...receiving at an initiating terminal a designation of an amount of money to be electronically transferred from said sender ;

...

...storing said amount of money to be transferred and said unique personal identification number at said central terminal

...International Patent Class (Additional): G07D-009/00

...Manual Codes (EPI/S-X): T05-L03C1 ...

... T05-L03C5

11/3,K/39 (Item 39 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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009949419 \*\*Image available\*\*

WPI Acc No: 1994-217132/199426

XRPX Acc No: N94-171510

Currency transfer system - uses device for accepting form of deposit at one of input devices amount of currency to be available for withdrawal and device for creating unique temporary identification number to accepted deposit for withdrawal

Patent Assignee: TANNENBAUM D H (TANN-I)

Inventor: TANNENBAUM D H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5326960	A	19940705	US 92981813	A	19921125	199426 B

Priority Applications (No Type Date): US 92981813 A 19921125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5326960	A	18		G06F-015/30	

...Abstract (Basic): There is disclosed a currency transfer system which utilizes the existing ATM network but which provides for the temporary assignment of a PIN number and the temporary...

...existing account. Using the system a customer can, by using a temporary PIN at an ATM machine, withdraw an amount equal to or less than the

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temporary credit limit...

...funds from an existing account and in another embodiment the depositing customer can purchase temporary ATM cards which have contained within them programmed credit limits which are then read into the...

...USE/ADVANTAGE - As currency transfer system. Provision for money transfer to person e.g. child in distant city where neither user nor child has account, or person...

...buy travellers cheques or not wish to carry cash and does not have account for automated teller machine...

...Manual Codes (EPI/S-X): T05-L03

11/3,K/40 (Item 40 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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009579536 \*\*Image available\*\*

WPI Acc No: 1993-273082/199334

Related WPI Acc No: 1996-077205

XRPX Acc No: N93-209701

Biometric measuring appts. for recognising identity of person used in e.g. ATM , electronic funds transfer of confidential data base - stores silhouette image of hand and displacement image of same portion, analyses both to produce hand feature data which is compared hand bd data with hand enrollment data

Patent Assignee: BERGSTEDT L C (BERG-I); FAULKNER K W (FAUL-I); GROETZINGER R (GROE-I); MAFSA MANAGEMENT & FINANCE SA (MAFS-N)

Inventor: FAULKNER K W

Number of Countries: 042 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9316441	A1	19930819	WO 93US845	A	19930209	199334 B
AU 9336010	A	19930903	AU 9336010	A	19930209	199401
US 5335288	A	19940802	US 92833015	A	19920210	199430
EP 630504	A1	19941228	EP 93904763	A	19930209	199505
			WO 93US845	A	19930209	
JP 7506917	W	19950727	JP 93514118	A	19930209	199538
			WO 93US845	A	19930209	
EP 630504	A4	19950524	EP 93904763	A		199615
AU 668543	B	19960509	AU 9336010	A	19930209	199626
EP 630504	B1	20000531	EP 93904763	A	19930209	200031
			WO 93US845	A	19930209	
DE 69328775	E	20000706	DE 628775	A	19930209	200039
			EP 93904763	A	19930209	
			WO 93US845	A	19930209	

Priority Applications (No Type Date): US 92833015 A 19920210

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9316441 A1 E 74 G06K-009/00

Designated States (National): AU BB BG BR CA CZ FI HU JP KP KR LK MG MN MW NO NZ PL RO RU SD SK UA US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE

AU 9336010 A G06K-009/00 Based on patent WO 9316441

US 5335288 A 24 G06K-009/00

EP 630504 A1 E 2 G06K-009/00 Based on patent WO 9316441

Designated States (Regional): CH DE ES FR GB IT LI NL

JP 7506917 W 22 G06T-007/00 Based on patent WO 9316441

Search Report from Ginger D. Roberts

EP 630504	A4	G06K-009/00	
AU 668543	B	G06K-009/00	Previous Publ. patent AU 9336010
			Based on patent WO 9316441
EP 630504	B1 E	G06K-009/00	Based on patent WO 9316441
Designated States (Regional): CH DE ES FR GB IT LI NL			
DE 69328775	E	G06K-009/00	Based on patent EP 630504
			Based on patent WO 9316441

Biometric measuring appts. for recognising identity of person used in e.g. ATM , electronic funds transfer of confidential data base...

...Abstract (Equivalent): USE/ADVANTAGE - Recognises person's identity based on measurements performed on person 's hand, for electronic funds transfer , ATM or confidential database systems. Provides finger height characteristics in addition to other hand geometry...

...Title Terms: ATM ;

11/3,K/41 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO  
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07376756 \*\*Image available\*\*  
TRANSFER FEE MANAGEMENT SYSTEM AND TRANSFER FEE MANAGEMENT METHOD, FINANCIAL INSTITUTION TERMINAL, FINANCIAL INSTITUTION SERVER AND CONTROL METHOD THEREFOR, COMPUTER-READABLE MEMORY AND PROGRAM

PUB. NO.: 2002-245256 [JP 2002245256 A]  
PUBLISHED: August 30, 2002 (20020830)  
INVENTOR(s): KAWASAKI HIROO  
APPLICANT(s): CANON SALES CO INC  
CANON INC  
APPL. NO.: 2001-043485 [JP 20011043485]  
FILED: February 20, 2001 (20010220)

INTL CLASS: G06F-017/60; G07D-009/00

ABSTRACT

...a receiving person, depending on purpose.

SOLUTION: A transferring person terminal 200 or a branch ATM machine 300, i.e., a financial institution terminal, inputs a transfer information regarding a transfer...

... 100 determines the burden person assuming the burden of the transfer commission, based on the transfer information inputted. Then the amount of money required for the transferring of the transferring person is calculated, based on the determination result and the transfer information.

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11/3,K/42 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO  
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07231402 \*\*Image available\*\*  
PREPAID DEPOSITED MONEY TREATING SYSTEM

PUB. NO.: 2002-099850 [JP 2002099850 A]  
PUBLISHED: April 05, 2002 (20020405)  
INVENTOR(s): MURAMATSU YASUO

Search Report from Ginger D. Roberts

YOKOI MASATO  
MIYAKE TOMOMITSU  
APPLICANT(s): BIS KK  
APPL. NO.: 2000-289901 [JP 2000289901]  
FILED: September 25, 2000 (20000925)

INTL CLASS: G06F-017/60; G07D-009/00

ABSTRACT

...charge management on the basis of the ID number and a banking system 500 having individual bank accounts for admitting money deposit or transfer concerning the prepaid system, and the ID numbers and bank accounts are related on the...

11/3,K/43 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07164199 \*\*Image available\*\*

MONEY RECEPTION COLLATING METHOD AND TRANSFER REQUEST FORM

PUB. NO.: 2002-032583 [JP 2002032583 A]  
PUBLISHED: January 31, 2002 (20020131)  
INVENTOR(s): CHIBA YUKIKO  
APPLICANT(s): OKI ELECTRIC IND CO LTD  
APPL. NO.: 2000-217110 [JP 2000217110]  
FILED: July 18, 2000 (20000718)

INTL CLASS: G06F-017/60; G07D-009/00

ABSTRACT

...SOLVED: To provide a money reception collating method which is efficient for a recipient when transferring persons money to the recipient through a financial institution respectively at a transfer request from the recipient...

11/3,K/44 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO  
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06995157 \*\*Image available\*\*

DEVICE FOR DISCRIMINATING PAPER MONEY

PUB. NO.: 2001-222737 [JP 2001222737 A]  
PUBLISHED: August 17, 2001 (20010817)  
INVENTOR(s): TANAKA TAKASHI  
APPLICANT(s): SANYO ELECTRIC CO LTD  
APPL. NO.: 2000-030112 [JP 200030112]  
FILED: February 08, 2000 (20000208)

INTL CLASS: G07D-009/00 ; B65H-005/06; B65H-029/70; G07D-007/00

ABSTRACT

... so as to prevent tension difference on the paper money surface from occurring by making individual paper money sending speeds the same, and places ejected paper money in a paper money placing part 7...

11/3,K/45 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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06948244 \*\*Image available\*\*  
EXCHANGE PROCESSING SYSTEM AND CONTROL METHOD OF THE SAME

PUB. NO.: 2001-175796 [JP 2001175796 A]  
PUBLISHED: June 29, 2001 (20010629)  
INVENTOR(s): NOGUCHI YORIHISA  
TAKASHIMA MITSUO  
APPLICANT(s): ASAHI BANK LTD  
APPL. NO.: 11-368519 [JP 99368519]  
FILED: December 24, 1999 (19991224)  
PRIORITY: 11-284604 [JP 99284604], JP (Japan), October 05, 1999  
(19991005)

INTL CLASS: G06F-019/00; G07D-009/00

ABSTRACT

...from multiple transferring persons.

SOLUTION: Plural accounts are established for a customer 50 receiving the transfer from multiple transferring persons. When a fund moving system 10 receives a transfer instruction to the plural accounts of the customer 50, transfer destinations are integrated to an...

11/3,K/46 (Item 6 from file: 347)

DIALOG(R) File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

06865522 \*\*Image available\*\*  
MONEY STOCK MANAGEMENT SYSTEM

PUB. NO.: 2001-093025 [JP 2001093025 A]  
PUBLISHED: April 06, 2001 (20010406)  
INVENTOR(s): SUMIKAWA TAKESHI  
TODOROKI MASAYUKI  
APPLICANT(s): FUJI ELECTRIC CO LTD  
APPL. NO.: 11-264903 [JP 99264903]  
FILED: September 20, 1999 (19990920)

INTL CLASS: G07D-009/00 ; G06F-017/60; G07G-001/12; G07G-001/14

ABSTRACT

... a request for the replenishment of change or the collection of a large denomination paper money is transmitted from the money processor 1 to the managing personal computer 3 through an electronic mail.

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11/3,K/47 (Item 7 from file: 347)  
DIALOG(R) File 347:JAPIO  
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05458774 \*\*Image available\*\*  
CASH TRANSFER PROCESSING METHOD AND AUTOMATIC TRANSACTION SYSTEM

PUB. NO.: 09-073574 [JP 9073574 A]  
PUBLISHED: March 18, 1997 (19970318)  
INVENTOR(s): OTSUKI ATSUSHI  
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or

Search Report from Ginger D. Roberts

APPL. NO.: Corporation), JP (Japan)  
07-254576 [JP 95254576]  
FILED: September 06, 1995 (19950906)

INTL CLASS: G07D-009/00 ; G07D-009/00 ; G06F-019/00

ABSTRACT

...SOLUTION: When the same **transferring** person transfers money to plural destinations, a different **transferring** destination is newly specified and a different transferring amount is newly inputted. Namely a **transferring**...

... amount and quickens the input of money by displaying on the operation part 6. The **transferring** person feeds necessary **cash** to a coin input/output port 4 or a paper money input/output port 5...

11/3,K/48 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO  
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05081164 \*\*Image available\*\*  
**AUTOMATIC TELLER MACHINE AND FIXED TRANSFER METHOD FOR AUTOMATIC TELLER MACHINE**

PUB. NO.: 08-036664 [JP 8036664 A]  
PUBLISHED: February 06, 1996 (19960206)  
INVENTOR(s): AIZAWA MASAMICHI  
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 06-172963 [JP 94172963]  
FILED: July 25, 1994 (19940725)

**AUTOMATIC TELLER MACHINE AND FIXED TRANSFER METHOD FOR AUTOMATIC TELLER MACHINE**

INTL CLASS: G07D-009/00 ; G07D-009/00 ; G06F-019/00

ABSTRACT

... by outputting the information on the fixed transfer account that is previously registered when an **automatic teller** machine is used and then carrying out a transaction to the fixed transfer account when...

... host computer 10. Thus various information including the relief fund account are downloaded in each **automatic teller** machine 30. Then the machine 30 stores the account number of the relief fund in...

...recognizes the user's account through input of a card or a bankbook as a **transferer** confirmation job and shows a **cash** amount input guidance at the part 35 for input of the amounts of subscription. Then...

11/3,K/49 (Item 9 from file: 347)

DIALOG(R)File 347:JAPIO  
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04543118 \*\*Image available\*\*  
**TRANSFER DATA REGISTERING SYSTEM**

PUB. NO.: 06-215018 [JP 6215018 A]  
PUBLISHED: August 05, 1994 (19940805)  
INVENTOR(s): YAMANAKA MIYUKI  
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP

Search Report from Ginger D. Roberts

(Japan)

APPL. NO.: 05-003897 [JP 933897]  
FILED: January 13, 1993 (19930113)  
JOURNAL: Section: P, Section No. 1823, Vol. 18, No. 584, Pg. 157,  
November 08, 1994 (19941108)

INTL CLASS: G06F-015/30; G06F-015/62; G07D-009/00

ABSTRACT

...CONSTITUTION: A transfer person inserts a cash card to a card reader 1 of a customer operating terminal 1 and inputs a...

11/3,K/50 (Item 10 from file: 347)

DIALOG(R)File 347:JAPIO  
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04342635 \*\*Image available\*\*  
TRANSFER TRANSACTION PROCESSING METHOD

PUB. NO.: 05-334335 [JP 5334335 A]  
PUBLISHED: December 17, 1993 (19931217)  
INVENTOR(s): Horigome Masato  
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 04-160456 [JP 92160456]  
FILED: May 27, 1992 (19920527)  
JOURNAL: Section: P, Section No. 1714, Vol. 18, No. 169, Pg. 156,  
March 22, 1994 (19940322)

INTL CLASS: G06F-015/30; G07D-009/00 ; G07D-009/00

ABSTRACT

...To save the labor and time for the calculation of transfer charge, etc., by a person who transfers money by automatically performing transfer - charge receiver payment transfer processing only by inputting the transfer charge by a customer...  
...14, and a cancel key 15 are displayed, and a message 16 for guiding the person who transfers money is displayed for the operation of them. Then, a host computer calculates the transfer charge corresponding to the amount of money received and an automatic teller machine subtracts the transfer charge from the amount of money received to calculate the net...

11/3,K/51 (Item 11 from file: 347)

DIALOG(R)File 347:JAPIO  
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04049074 \*\*Image available\*\*  
AUTOMATIC CASH TRANSFER DEVICE

PUB. NO.: 05-040774 [JP 5040774 A]  
PUBLISHED: February 19, 1993 (19930219)  
INVENTOR(s): Komatsu Yumi  
APPLICANT(s): TOHOKU NIPPON DENKI SOFTWARE KK [000000] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 03-194624 [JP 91194624]  
FILED: August 05, 1991 (19910805)  
JOURNAL: Section: P, Section No. 1563, Vol. 17, No. 335, Pg. 30, June 24, 1993 (19930624)

INTL CLASS: G06F-015/30; G07D-009/00

Search Report from Ginger D. Roberts

ABSTRACT

... by an information recording card read part 2. Each public institution 7 is inquired about **transfer money** amount information of a corresponding **personal** code. Information obtained as the inquiry result is displayed on a CRT display device 5...

11/3,K/52 (Item 12 from file: 347)

DIALOG(R)File 347:JAPIO  
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04006957 \*\*Image available\*\*

INFORMATION AUTOMATIC PROCESSING AND TRANSMISSION SYSTEM

PUB. NO.: 04-372057 [JP 4372057 A]  
PUBLISHED: December 25, 1992 (19921225)  
INVENTOR(s): TAKEMURA MASAO  
MATSUYAMA SHINICHI  
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)  
HITACHI ASAHI ELECTRON KK [000000] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 03-148429 [JP 91148429]  
FILED: June 20, 1991 (19910620)  
JOURNAL: Section: P, Section No. 1539, Vol. 17, No. 255, Pg. 59, May 20, 1993 (19930520)

INTL CLASS: G06F-015/30; G06F-015/30; G07D-009/00

ABSTRACT

... of the information is registered in an account, the transaction using the account is automatically **transferred**. When some **money** is paid into the account, a **person** having the transfer destination account can get the information as soon as the transfer is...

11/3,K/53 (Item 13 from file: 347)

DIALOG(R)File 347:JAPIO  
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03817793 \*\*Image available\*\*

TERMINAL EQUIPMENT

PUB. NO.: 04-182893 [JP 4182893 A]  
PUBLISHED: June 30, 1992 (19920630)  
INVENTOR(s): KAWAGUCHI AKIHIRO  
APPLICANT(s): NEC ENG LTD [329822] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 02-313629 [JP 90313629]  
FILED: November 19, 1990 (19901119)  
JOURNAL: Section: P, Section No. 1439, Vol. 16, No. 504, Pg. 37, October 19, 1992 (19921019)

INTL CLASS: G07F-007/08; G06F-015/30; G06F-015/30; G07D-009/00 ;  
G07D-009/00 ; G07F-007/12

ABSTRACT

... is the person himself (or herself), outputting a confirmation signal when the user is the person himself and **transferring** the specified amount of **money** from an account specified by the card to the information storage part of the card...

Search Report from Ginger D. Roberts

11/3,K/54 (Item 14 from file: 347)

DIALOG(R)File 347:JAPIO  
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03758187 \*\*Image available\*\*

AUTOMATIC CASH TRANSACTION DEVICE

PUB. NO.: 04-123287 [JP 4123287 A]

PUBLISHED: April 23, 1992 (19920423)

INVENTOR(s): URANO TERUKAZU

KOIKE HIDEO

APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 02-242725 [JP 90242725]

FILED: September 14, 1990 (19900914)

JOURNAL: Section: P, Section No. 1403, Vol. 16, No. 382, Pg. 138, August 14, 1992 (19920814)

INTL CLASS: G07D-009/00 ; G07D-009/00 ; G07D-009/00

ABSTRACT

... deciding that storage identification data belong to a regular batch storage box or a regular person in charge and permitting cash transfer to/from the batch storage...

11/3,K/55 (Item 15 from file: 347)

DIALOG(R)File 347:JAPIO  
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03758067 \*\*Image available\*\*

AUTOMATIC TRANSACTION DEVICE

PUB. NO.: 04-123167 [JP 4123167 A]

PUBLISHED: April 23, 1992 (19920423)

INVENTOR(s): SATO TAKAYUKI

KARAHASHI MASAO

APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 02-241160 [JP 90241160]

FILED: September 13, 1990 (19900913)

JOURNAL: Section: P, Section No. 1403, Vol. 16, No. 382, Pg. 99, August 14, 1992 (19920814)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

... are specified, and the address, the full name and the telephone number of the receiving person and the fund transfer destination financial agency and the address, the full name and the telephone number of the...

11/3,K/56 (Item 16 from file: 347)

DIALOG(R)File 347:JAPIO  
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03686291 \*\*Image available\*\*

MONEY COUNTING METHOD IN COLLECTIVE CONTAINER FOR MONEY RECEPTION/PAYMENT DEVICE

Search Report from Ginger D. Roberts

PUB. NO.: 04-051391 [JP 4051391 A]  
PUBLISHED: February 19, 1992 (19920219)  
INVENTOR(s): AYUGAI MASAMI  
TAKAMURA SATOSHI  
SUDO SHINICHI  
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 02-159674 [JP 90159674]  
FILED: June 20, 1990 (19900620)  
JOURNAL: Section: P, Section No. 1363, Vol. 16, No. 241, Pg. 46, June 03, 1992 (19920603)

INTL CLASS: G07D-009/00

ABSTRACT

... 80 through an interface circuit 82. A host control part inputs loading request number by individual money types with the input, and transmits a loading operation start command to the control part 80 with the loading request number...

11/3,K/57 (Item 17 from file: 347)  
DIALOG(R)File 347:JAPIO  
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01877665 \*\*Image available\*\*  
**AUTOMATIC TELLER MACHINE**

PUB. NO.: 61-091765 [JP 61091765 A]  
PUBLISHED: May 09, 1986 (19860509)  
INVENTOR(s): USHIJIMA KUNIO  
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 59-212514 [JP 84212514]  
FILED: October 12, 1984 (19841012)  
JOURNAL: Section: P, Section No. 496, Vol. 10, No. 266, Pg. 133, September 11, 1986 (19860911)

**AUTOMATIC TELLER MACHINE**

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

... by recording input data on the transfer on a magnetic card, etc., previously by an automatic teller machine ( ATM ), and reading the card by ATM and displaying the data...

... of a person who requests transfer, the bank code, account No, and name of a person B to whom money is transferred , and similar information on another person C to whom money is transferred are recorded on the transfer card 21. When a customer selects a transfer transaction at an operation part, ATM urges the customer to insert the card through a guidance display device. The transfer card...

... data is transmitted to a center, which performs exchange processing and returns the acceptance to ATM , which prints a transaction detailed statement.

11/3,K/58 (Item 18 from file: 347)  
DIALOG(R)File 347:JAPIO  
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Search Report from Ginger D. Roberts

01720178 \*\*Image available\*\*

INTER-UNIT CONNECTION SYSTEM

PUB. NO.: 60-198678 [JP 60198678 A]  
PUBLISHED: October 08, 1985 (19851008)  
INVENTOR(s): KAWAGUCHI AKIHIRO  
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 59-054919 [JP 8454919]  
FILED: March 22, 1984 (19840322)  
JOURNAL: Section: P, Section No. 433, Vol. 10, No. 53, Pg. 157, March  
04, 1986 (19860304)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

... connection with use of no cable by providing a main control part to an automatic cash transaction machine and a transmitter and a receiver to each unit and carrying out the communication between said main control...

11/3,K/59 (Item 19 from file: 347)

DIALOG(R)File 347:JAPIO  
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01711078 \*\*Image available\*\*

TRANSACTION PROCESSING SYSTEM

PUB. NO.: 60-189578 [JP 60189578 A]  
PUBLISHED: September 27, 1985 (19850927)  
INVENTOR(s): OGIKUBO SHINICHI  
MUKUGE MASATSUGU  
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 59-044130 [JP 8444130]  
FILED: March 09, 1984 (19840309)  
JOURNAL: Section: P, Section No. 430, Vol. 10, No. 45, Pg. 49,  
February 21, 1986 (19860221)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

... are displayed. When the "yes" key is depressed, "Please input the telephone number of a person to transfer money." is displayed. A user inputs the telephone number in accordance with the guide. On the...

11/3,K/60 (Item 20 from file: 347)

DIALOG(R)File 347:JAPIO  
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01604674 \*\*Image available\*\*

AUTOMATIC SYSTEM

PUB. NO.: 60-083174 [JP 60083174 A]  
PUBLISHED: May 11, 1985 (19850511)  
INVENTOR(s): KUBODERA HIROYUKI  
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 58-191516 [JP 83191516]  
FILED: October 13, 1983 (19831013)  
JOURNAL: Section: P, Section No. 388, Vol. 09, No. 227, Pg. 4,

Search Report from Ginger D. Roberts

September 13, 1985 (19850913)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

PURPOSE: To perform simply and quickly an input operation of the transferer information at and after the 2nd cash transfer transaction by registering the input transferer information into a center together with a prescribed number in a cash transfer transaction mode...

11/3,K/61 (Item 21 from file: 347)

DIALOG(R)File 347:JAPIO  
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01271470 \*\*Image available\*\*

TRANSFER TRANSACTION PROCESSOR

PUB. NO.: 58-208870 [JP 58208870 A]

PUBLISHED: December 05, 1983 (19831205)

INVENTOR(s): TAMAKI SHIGERU

UCHIDA YASUO

SHINJO RYUKICHI

OTSUKA SHINSUKE

APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)  
OMRON TATEISI ELECTRONICS CO [000294] (A Japanese Company or Corporation), JP (Japan)  
FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 57-091979 [JP 8291979]

FILED: May 28, 1982 (19820528)

JOURNAL: Section: P, Section No. 262, Vol. 08, No. 60, Pg. 37, March 22, 1984 (19840322)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

...transfer amount and its fee and to solve a change processing problem, by enabling a transferer to select a cash payment or an account payment for the transfer fee and paying a change to the...

11/3,K/62 (Item 22 from file: 347)

DIALOG(R)File 347:JAPIO  
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01176873 \*\*Image available\*\*

AUTOMATIC TRANSFERRING SYSTEM

PUB. NO.: 58-114273 [JP 58114273 A]

PUBLISHED: July 07, 1983 (19830707)

INVENTOR(s): SHISHIDO TOKUICHI

APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

56-213856 [JP 81213856]

FILED: December 28, 1981 (19811228)

JOURNAL: Section: P, Section No. 227, Vol. 07, No. 224, Pg. 56, October 05, 1983 (19831005)

INTL CLASS: G06F-015/30; G07D-009/00

Search Report from Ginger D. Roberts

ABSTRACT

PURPOSE: To easily and correctly indicate an address to which an amount of **money** is to be **transferred**, by accumulating **transferring** address data for every transferring person in a center, by displaying the data on the terminal of a customer from the...

11/3,K/63 (Item 23 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2003 JPO & JAPIO. All rts. reserv.

00846283 \*\*Image available\*\*  
CURRENT MONEY TRANSACTION DEVICE

PUB. NO.: 56-166583 [JP 56166583 A]

PUBLISHED: December 21, 1981 (19811221)

INVENTOR(s): KAJITANI SEINOSUKE

NORO KIMIAKI

NAKAJIMA SHUNICHI

APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP  
(Japan)

APPL. NO.: 55-142737 [JP 80142737]

FILED: October 13, 1980 (19801013)

JOURNAL: Section: P, Section No. 109, Vol. 06, No. 53, Pg. 40, April  
08, 1982 (19820408)

INTL CLASS: G06F-015/30; G07D-009/00

ABSTRACT

PURPOSE: To transfer money simply and surely, by reading recorded information on a personal identification card to **transfer** a prescribed amount of **money** to the party's account when **transfer** is designated...  
?

Search Report from Ginger D. Roberts

14/4/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2001-408224/200143|  
DX- <RELATED> 2002-656657|  
XR- <XRPX> N01-302086|  
TI- Performing remote money transfer transaction e.g. from **automated teller** machine so allowing user to make transfers from any location|  
PA- FIRST DATA CORP (FIRS-N)|  
AU- <INVENTORS> SEIFERT D A ; STOUTENBURG E E |  
NC- 095|  
NP- 004|  
PN- WO 200139093 A1 20010531 WO 2000US41572 A 20001023 200143 B|  
PN- AU 200143014 A 20010604 AU 200143014 A 20001023 200153|  
PN- EP 1244991 A1 20021002 EP 2000992305 A 20001023 200265  
<AN> WO 2000US41572 A 20001023|  
PN- US 6488203 B1 20021203 US 99427249 A 19991026 200301|  
AN- <LOCAL> WO 2000US41572 A 20001023; AU 200143014 A 20001023; EP 2000992305 A 20001023; WO 2000US41572 A 20001023; US 99427249 A 19991026|  
AN- <PRR> US 99427249 A 19991026|  
FD- WO 200139093 A1 G06F-017/60  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW|  
FD- AU 200143014 A G06F-017/60 Based on patent WO 200139093|  
FD- EP 1244991 A1 G06F-017/60 Based on patent WO 200139093  
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|  
LA- WO 200139093(E<PG> 23); EP 1244991(E)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; AL; LI; LT; LV; MK; RO; SI|  
AB- <PN> WO 200139093 A1|  
AB- <NV> NOVELTY - Transaction details are stored on a database. These details include a desired amount of money to be sent. A code is established that corresponds to the transaction details stored on the data base. This code is entered into an electronic transaction fulfillment device e.g. **automated teller** machine in communication with the database to retrieve the transaction details from the database. The transfer then proceeds if the code is verified.|  
AB- <BASIC> USE - For performing money transfer transaction through a financial services institution.  
ADVANTAGE - Allows user to make transfers from any location.  
DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system.  
pp; 23 DwgNo 1/4|  
DE- <TITLE TERMS> PERFORMANCE; REMOTE; MONEY; TRANSFER; TRANSACTION; AUTOMATIC; TELLER; MACHINE; SO; ALLOW; USER; TRANSFER; LOCATE|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
IC- <ADDITIONAL> G06K-005/00|  
MC- <EPI> T01-D02; T01-J05A1; T01-J05B4P; T05-D01A; T05-D01B; T05-L02;

Search Report from Ginger D. Roberts

T05-L03C1 |  
FS- EPI||  
?

Search Report from Ginger D. Roberts

?t15/4/

15/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

AA- 2002-607755/200265|

XR- <XRPX> N02-481316|

TI- Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated|

PA- FIRST DATA CORP (FIRS-N)|

AU- <INVENTORS> SEIFERT D A ; STOUTENBURG E E |

NC- 100|

NP- 002|

PN- US 20020087462 A1 20020704 US 2000751120 A 20001228 200265 B|

PN- WO 200254318 A1 20020711 WO 2001US49915 A 20011221 200265|

AN- <LOCAL> US 2000751120 A 20001228; WO 2001US49915 A 20011221|

AN- <PR> US 2000751120 A 20001228|

FD- WO 200254318 A1 G06F-017/60

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW|

LA- US 20020087462(9); WO 200254318(E)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM; ZW|

AB- <PN> US 20020087462 A1|

AB- <NV> NOVELTY - The designation of an amount of funds and security code received from a sender are stored in a central computer along with an unique personal ID number input from a card. The funds corresponding to the designated amount are distributed to recipient, when the ID number and the security code provided by the recipient matches with that stored in the central computer.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for electronic funds transfer system.

USE - For electronically transferring funds or preferably payout options such as tickets, stamps, etc., through automated teller machine ( ATM ) connected to Internet such as kiosk .

ADVANTAGE - Provides useful method to recipients who are not familiar with or comfortable with technology associated with money transfer transactions.

pp; 9 DwgNo 0/31

DE- <TITLE TERMS> ELECTRONIC; FUND; TRANSFER; METHOD; THROUGH; BASED; AUTOMATIC; TELLER; MACHINE; DISTRIBUTE; FUND; RECIPIENT; UNIQUE; PERSON ; ID; NUMBER; SECURE; CODE; RECIPIENT; AUTHENTICITY|

DC- T01; T05; W01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05B2; T01-J05B4P; T01-N01A1; T01-N02B1B; T05-L02; T05-L03C ; W01-A05B|

FS- EPI||

Search Report from Ginger D. Roberts

?t17/4/all

17/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2001-568684/200164|

XR- <XRPX> N01-423703|

TI- Symbol **transfer** system of electronic value in electronic **cash transfer** system, proves electronic **cash transfer** fact due to payment **person** by verifying electronic signature for value transfers|

PA- NIPPON TELEGRAPH & TELEPHONE CORP (NITE )|

NC- 001|

NP- 001|

PN- JP 2001215872 A 20010810 JP 200028286 A 20000204 200164 B|

AN- <LOCAL> JP 200028286 A 20000204|

AN- <PR> JP 200028286 A 20000204|

LA- JP 2001215872(10)|

AB- <PN> JP 2001215872 A|

AB- <NV> NOVELTY - The claim fact due to a receiver and a transmitting party is proven by verifying the electronic signature for an authentication using the receiver disclosure key certificate for authentication , and verifying an electronic signature of the payment person to electronic cash for value **transfer** using the payment person disclosure key certificate for electronic **cash transfer**. |

AB- <BASIC> DETAILED DESCRIPTION - The electronic **cash transfer** fact due to a payment **person** is proven by verifying the electronic signature for value transfers.

USE - For transferring symbol of electronic value in electronic cash transfer system.

ADVANTAGE - Value transfer due to inaccurate electronic signature for value transfer due to malicious transmitting party and receipt denial due to malicious receiver can be judged immediately. Both consumer and store can be protected during electronic cash payment in store.

DESCRIPTION OF DRAWING(S) - The figure is a block diagram of the electronic cash transfer system.

pp; 10 DwgNo 1/3|

DE- <TITLE TERMS> SYMBOL; TRANSFER; SYSTEM; ELECTRONIC; VALUE; ELECTRONIC; CASH; TRANSFER; SYSTEM; PROVE; ELECTRONIC; CASH; TRANSFER; FACT; PAY; PERSON; VERIFICATION; ELECTRONIC; SIGNATURE; VALUE; TRANSFER|

DC- P85; T01; T05; W01|

IC- <MAIN> G09C-001/00|

IC- <ADDITIONAL> G06F-019/00; H04L-009/08; H04L-009/32|

MC- <EPI> T01-J05A1; T05-L02; W01-A05A|

FS- EPI; EngPI||

17/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2001-145971/200115|

XR- <XRPX> N01-106753|

TI- Fund transfer system for transfer of currencies, dispenses preselected amount based on **comparison** of security **code** and preselected currency amount with corresponding reference values stored in memory|

PA- HOLLIS D (HOLL-I)|

AU- <INVENTORS> HOLLIS D|

NC- 001|

Search Report from Ginger D. Roberts

NP- 001|  
PN- US 6149057 A 20001121 US 98223581 A 19981230 200115 B|

AN- <LOCAL> US 98223581 A 19981230|  
AN- <PR> US 98223581 A 19981230|  
LA- US 6149057(11)|

AB- <PN> US 6149057 A1  
AB- <NV> NOVELTY - Memory of host computer (34) stores reference currency and security number based on reference number of pre-printed envelope.

A system receives preset currency amount, reference **number** and security code input by **recipient**. The received **code** and currency amount is **compared** with specific values in memory based on which host computer authorizes dispensing of preselected amount.|

AB- <BASIC> DETAILED DESCRIPTION - The system comprises a pre-printed envelope containing indica indicating a preselected currency amount, reference number identifying the envelope and a security code. A remote terminal receives the preselected currency amount, security code and reference number for generating reference signals including the preselected currency amount, security code and reference number. A host computer stores reference currency amount and security code corresponding to reference number. A system receives preselected currency amount, reference **number** and security code input by **recipient**. The received security **code** and preselected currency amount is **compared** with reference currency amount and reference security code stored in memory. The values are in accord, dispensing terminal is authorized by host computer to dispense the preselected amount. An INDEPENDENT CLAIM is also included for funds transferring method.

USE - For transferring currencies between two countries having different currencies.

ADVANTAGE - The **money** can be **transferred** without use of any unique **personnel** identification **code** or a PIN **number** of **recipient** or **sender**. As the **sender** is presented with **cash** inside an envelope containing security code for retrieval of currency, security is improved.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of currency transfer system.

Host computer (34)

pp; 11 DwgNo 4/41

DE- <TITLE TERMS> FUND; TRANSFER; SYSTEM; TRANSFER; DISPENSE; PRESELECTED; AMOUNT; BASED; COMPARE; SECURE; CODE; PRESELECTED; CURRENCY; AMOUNT; CORRESPOND; REFERENCE; VALUE; STORAGE; MEMORY|

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-H07C; T01-J05A1; T05-K02; T05-L02|

FS- EPI||

?

Search Report from Ginger D. Roberts

```
?show files;ds
File 15:ABI/Inform(R) 1971-2003/Feb 10
    (c) 2003 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2003/Feb 06
    (c) 2003 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2003/Feb 07
    (c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Feb 07
    (c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Feb 05
    (c) 2003 The Gale Group
File 9:Business & Industry(R) Jul/1994-2003/Feb 07
    (c) 2003 Resp. DB Svcs.
File 20:Dialog Global Reporter 1997-2003/Feb 10
    (c) 2003 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2003/Feb 10
    (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Feb 10
    (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Feb 10
    (c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Feb 07
    (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2003/Feb 08
    (c) 2003 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2003/Feb 06
    (c) 2003 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
```

Set	Items	Description
S1	10849921	MONEY OR CASH? OR MONIES OR FUND? ?
S2	294841	S1(6N)(TRANSFER? OR TRANSMIT? OR SEND? OR ROUTE? OR ROUTING? OR WIRING? OR WIRE? OR WESTERN()UNION OR QUICK()COLLECT?)
S3	8952	S2(6N)(SENDER? OR INDIVIDUAL? OR PERSON? OR ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR TRANSFER?R? OR TRANSMITTER?)
S4	45453	(RECIPIENT? OR RECEIVER? OR "TO()WHOM" OR RECEIVOR? OR RECEIVING) (5N)(IDENTIF? OR ID OR CODE OR KEY? OR NUMBER?)
S5	276199	(MATCH? OR COMPAR? OR VERIF? OR ANALYS? OR ANALYZ? OR AUTHENTICAT?) (6N)(IDENTIF? OR ID OR CODE OR KEY?)
S6	105782	(CONFIRM? OR VALID? OR VERIF? OR RECEIPT?) (3N)(CODE? OR KEY? OR NUMBER? OR IMAGE? OR PICTURE? OR SYMBOL? OR LETTER?)
S7	512216	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") ()(MACHINES.OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S8	1069	S3 AND S7
S9	523816	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER()BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") ()(MACHINES OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S10	370	S3(S)S9
S11	4	S3(S)S4(S)S5
S12	374	S10 OR S11
S13	4	RD S11 (unique items)
S14	43	S10(S)(S4 OR S5)
S15	20	RD (unique items)

Search Report from Ginger D. Roberts

?t13/3,k/all

13/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02050123 56852820  
**Digital signatures on the move**  
McCarthy, Paula  
Telecommunications v34n7 PP: 74-75 Jul 2000  
ISSN: 0040-2494 JRNL CODE: TIE  
WORD COUNT: 1207

...TEXT: the 'private key', which is a code made up of a combination of numbers. A person ordering goods or transferring money over the internet signs using his private key, which is protected by a PIN (personal identification number). The recipient of the data verifies the digital signature with the sender's 'public key' and thereby confirms that the information...

13/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

01747641 Supplier Number: 42189170 (USE FORMAT 7 FOR FULLTEXT)  
**ADDRESSING SECURITY**  
Network Computing, p57  
July, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1555

... simplifies their management.

Public-key encryption, where every person has his or her own personal key , also solves the security problem of authentication . Authentication ensures that a message, like a login sequence or an order to transfer funds electronically, came from the person authorized to make it. With a public key crypto-system, authentication happens when the sender encrypts a message twice. First, the receiver 's public key provides the basis for an encryption. Then the sender's private key encrypts the message again. The receiver uses his or her private key to decode the sender's public key encryption, then uses the sender's public key to verify that it came from the right person. Other methods of authentication distribute an authentication key and algorithm unrelated to the message encryption process.

Unfortunately, the inherent contradiction between security and...

13/3,K/3 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03464336 SUPPLIER NUMBER: 06340155 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Sending money on the double to someone in trouble. (money transfer services) (Family Finance)**  
Fried, Carla A.  
Money, v17, n2, p179(1)  
Feb, 1988  
ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 720 LINE COUNT: 00050

Search Report from Ginger D. Roberts

13/3,K/4 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

25641219

**Latvia: Visa's latest experiment**

Gary Peach

BALTIC TIMES

October 17, 2002

JOURNAL CODE: WBLT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 463

... for their clients. The project will last for six months, after which Visa International will analyze the results and identify its strengths and weaknesses.

?

Search Report from Ginger D. Roberts

?t15/3,k/all

15/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01251516 99-00912  
**Beyond the basics with ATMs**  
Mitchell, Richard  
Credit Card Management v9n4 PP: 57-62 Jul 1996  
ISSN: 0896-9329 JRNLD CODE: CCM  
WORD COUNT: 3137

...TEXT: kept on file at EDS. The consumer then receives a receipt with a four-digit **personal** identification number and the **transfer** amount.

To access **funds**, a recipient goes to a participating **ATM** and enters the amount of cash to be received. The terminal then prompts the **recipient** to enter the 10-digit **code** and PIN. Cash is dispensed after EDS authorizes the transaction.

EDS organized focus groups to...

15/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

09113511 Supplier Number: 79408081 (USE FORMAT 7 FOR FULLTEXT)  
**Western Union Says First Data Won't Mind Genpass P-P Deal. (Western Union Money Transfer's new person-to-person service) (Brief Article)**  
Breitkopf, David  
American Banker, v167, n204, p8  
Oct 24, 2001  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 909

... form of cash. Eventually people will be able to use the teller machines on the **sending** end.

Customers **sending** **money** will choose a " **sender** ID number" containing four to 10 digits, and the Western Union agent (or, ultimately, the **ATM**) will assign them a six-digit confirmation number. After the **money** has been sent, the **sender** will contact the **recipient** to impart the **sender** ID **number**, confirmation number, and amount of money sent. By entering these three sets of **numbers** into a Genpass **ATM**, the **recipient** will be able to extract the cash.

Western Union, also of Denver, pilot-tested the...

15/3,K/3 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

09067930 Supplier Number: 79048168 (USE FORMAT 7 FOR FULLTEXT)  
**Genpass Offers Customers New Options with Western Union ATM Money Transfer Service.**  
PR Newswire, p3643  
Oct 11, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

Search Report from Ginger D. Roberts

Word Count: 939

... them as a provider was simple."

About Western Union ATM Money Transfer

The Western Union **ATM** Money Transfer service allows consumers to electronically send money at any participating **ATM** by simply swiping an **ATM** card and then selecting the money transfer option. The user is prompted to select a personal identification number (PIN) and the desired dollar amount of the transfer. The **ATM** provides the sender a receipt and confirmation number. To complete the **money transfer**, the **sender** relays the confirmation number and PIN to the intended recipient who can retrieve the funds...

...confirmation code is unique for every transaction, the process is safe and secure.

Unlike other **person -to- person**, **ATM**-based, **money transfer** systems that only allow for **money transfers** between ATMs, the **Western Union ATM Money Transfer** service (formerly known as Z-**Cash**) offers interoperability with Western Unions Agent network of nearly 40,000 agent locations across the...

**15/3,K/4 (Item 3 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08675905 Supplier Number: 75161052 (USE FORMAT 7 FOR FULLTEXT)

**CRACKING THE CODE FOR PERSON-TO-PERSON PAYMENTS.**

EFT Report, v24, n11, pNA

May 30, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1442

... it as soon as the first customer says they want it."

The new Western Union **ATM** Money Transfer service will allow a consumer to electronically send money using any participating **ATM** by simply swiping an **ATM** card and then selecting the money transfer option. The user is prompted to select a personalized code and the desired dollar amount to transfer. The **ATM** provides the cardholder with a receipt and confirmation number. To complete the **money transfer**, the **sender** relays the confirmation number and **personalized code** to the intended **recipient** who can retrieve the funds from any participating **ATM**. No bankcard is necessary to receive the funds, and because the combination of the personalized...

**15/3,K/5 (Item 4 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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08485552 Supplier Number: 72680710 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Ties AmEx ATMs To Money Transfers. (Company Business and Marketing)**

Gosnell, David

Bank Technology News, v14, n4, p43

April, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1068

... EDS Corp. As part of the deal, EDS will process all Z-cash

Search Report from Ginger D. Roberts

transactions.

The **recipient** must have both a transaction **number** and a password created by the **sender** to receive the **cash** from a participating **ATM**. There is no fee to receive cash.

Attracting both banked and unbanked individuals also is...

**15/3,K/6 (Item 5 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08478666 Supplier Number: 72609412 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Ties AmEx ATMs To Money Transfers.**

ATM & Debit News, v1, n19, p1

March 8, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1019

... EDS Corp. As part of the deal, EDS will process all Z-cash transactions.

The **recipient** must have a transaction **number** and a password created by the **sender** to receive **cash** from a participating **ATM**. There is no fee to receive cash.

Attracting both banked and unbanked individuals also is...

**15/3,K/7 (Item 6 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08409984 Supplier Number: 71562494 (USE FORMAT 7 FOR FULLTEXT)

**WESTERN UNION OFFERS MONEY TRANSFERS AT AMEX ATMS.**

CardFAX, v2001, n45, p1

March 6, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 189

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...represents a major movement toward more diverse transaction-fee based services being offered from basic **cash dispensers** and it will be the first time 7-Eleven, a Western Union agent, offers money...

...president. While a debit card is not used to receive cash at participating ATMs, the **recipient** must get a transaction **number** and a password from the debit cardholder **sender** of the **cash**. Western Union also will offer **money orders** and **money transfers** at 7-Eleven's new V.com machines, 94 of which will be deployed...

**15/3,K/8 (Item 7 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08320538 Supplier Number: 70333984 (USE FORMAT 7 FOR FULLTEXT)

**At Fork in P2P Road, Banks Choose Both.**

Breitkopf, David; Kuykendall, Lavonne

American Banker, v166, n27, p1

Feb 8, 2001

Language: English Record Type: Fulltext

Search Report from Ginger D. Roberts

Document Type: Magazine/Journal; Trade  
Word Count: 1537

... in turn routed it to People's Bank. The bank verified the ATM/debit card number and credited the recipient's account. The Citibank customer then got a confirmation message.

James S. Judd, senior vice...

15/3,K/9 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08266521 Supplier Number: 69750112 (USE FORMAT 7 FOR FULLTEXT)  
In Brief: NYCE Claims First Real-Time Web Transfer. (NYCE Corp. says it has processed first consumer-initiated funds transfer ever to be conducted in real time on the Internet between financial institution accounts) (Brief Article)

Lake, Woodcliff

American Banker, v166, n21, p24

Jan 31, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 235

... to be transferred, and entered the ATM/debit card number of the People's Bank accountholder to whom the money was being transferred. Citibank verified that the sender had sufficient funds in his account, debited the customer's account, and routed the transaction to NYCE, which in turn routed it to People's Bank. The bank verified the ATM/debit card number and credited the recipient's account. The Citibank customer then got a confirmation message.

"The extension of NYCE's...

15/3,K/10 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

07053492 Supplier Number: 58399549 (USE FORMAT 7 FOR FULLTEXT)  
Cardless Transfer Is Ready/For Bankless Customers.

Bank Network News, v17, n2, p7

June 9, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 364

... Corp. that allows cash transfers to recipients who do not have a debit card.

The individual sending the money goes to an ATM featuring the cash-transfer option, inserts their debit card, enters their personal identification number and...

...amount they wish to transfer. The terminal prints out two receipts bearing a 10-digit number that the recipient can use to withdraw the cash at any participating ATM.

The service will be available initially at the 13,000 U.S. ATMs operated by...

15/3,K/11 (Item 10 from file: 16)

Search Report from Ginger D. Roberts

DIALOG(R)File 16:Gale Group PROMT(R)  
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05686141 Supplier Number: 53379469 (USE FORMAT 7 FOR FULLTEXT)

**ATMs Give Wire Transfers A Run For The Money.**

Bank Network News, pNA

Jan 28, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 995

... Asia as well," says Rafael Cardenas, international business development manager for Triton Systems Inc., an ATM manufacturer in Long Beach, Miss. InterCuenta, which means "between accounts" in Spanish, allows users to...

...time number for the account. Money can be deposited into the account either through an ATM , a teller or by using the bank's call center or online banking program to...

...are converted to pesos and are available by 9 a.m. the following day. The recipient uses a special one-time number , provided by the sender , to withdraw the money from a Banamex ATM . There are 5,500 ATMs in Mexico, of which 2,000 belong to Banamex, says...

...in that country and converts dollars into pesos. An \$8 fee is charged to the sender each time money is deposited in the sender 's account. Wells Fargo would not disclose transaction volume. Banco Popular has offered Envia ATH...

...Consumers who sign up are issued two cards that can be used at ATMs. The sender uses one card to deposit funds , and the recipient uses the other to withdraw cash from an ATM . The service can only be used to send money from Puerto Rico at a charge...

...ATMs without the use of a card, says Dale Dentlinger, senior vice president. With Z Cash , a sender inputs into an ATM the amount to be transferred, a 10-digit number such as a phone number with...

...on another machine in the Z Cash network to retrieve the funds. A toll-free number will help recipients locate Z Cash ATMs. EDS has been working on Z Cash for more than two...

...concerns about money laundering, Dentlinger says. And while Z Cash's obvious application is for individuals wishing to send money to relatives abroad, Dentlinger foresees consumers using Z Cash for other purposes, including as a...

...Instead of inserting a check in the card, a user simply writes in the confirmation code allowing the recipient to go to an ATM and get the cash.

15/3,K/12 (Item 11 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05003565 Supplier Number: 47347660 (USE FORMAT 7 FOR FULLTEXT)

**Dispensing the future**

Electronic Payments International, n19, pN/A

May 1, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1964

Search Report from Ginger D. Roberts

... encrypted and stored at EDS. The consumer then receives a receipt with a four-digit personal identification number and the transfer amount.

To gain access to the funds , a recipient goes to a participating ATM and enters the amount of cash to be received. The terminal then prompts the recipient to enter the ten-digit code and PIN. EDS authorises the transaction by checking the amount and PIN against the host

...

**15/3,K/13 (Item 12 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

04432761 Supplier Number: 46503164 (USE FORMAT 7 FOR FULLTEXT)

**Beyond the Basics With ATMs**

Credit Card Management, p57

July, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3115

... kept on file at EDS. The consumer then receives a receipt with a four-digit personal identification number and the transfer amount.

To access funds , a recipient goes to a participating ATM and enters the amount of cash to be received. The terminal then prompts the recipient to enter the 10-digit code and PIN. Cash is dispensed after EDS authorizes the transaction.

EDS organized focus groups to...

**15/3,K/14 (Item 1 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

19465980 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Western Union Says First Data Won't Mind Genpass P-P Deal**

AMERICAN BANKER, p8

October 24, 2001

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 840

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... six-digit confirmation number. After the money has been sent, the sender will contact the recipient to impart the sender ID number , confirmation number, and amount of money sent. By entering these three sets of numbers into a Genpass ATM , the recipient will be able to extract the cash.

Western Union, also of Denver, pilot-tested the...

**15/3,K/15 (Item 2 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

16729491 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Western Union and ACI Worldwide Team Up to Provide ATM Money Transfer Service**

PR NEWSWIRE

May 17, 2001

Search Report from Ginger D. Roberts

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 864

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... confirmation number. To complete the money transfer, the sender relays the confirmation number and personalized **code** to the intended **recipient** who can retrieve the funds from any participating **ATM**. No bankcard is necessary to receive the funds, and because the combination of the personalized...

15/3,K/16 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

15040336 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**At Fork in P2P Road, Banks Choose Both**  
AMERICAN BANKER, p1  
February 08, 2001  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1431

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in turn routed it to People's Bank. The bank verified the ATM/debit card **number** and credited the **recipient**'s account. The Citibank customer then got a confirmation message.

James S. Judd, senior vice...

15/3,K/17 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

14887549 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**In Brief: NYCE Claims First Real-Time Web Transfer**  
AMERICAN BANKER, p24  
January 31, 2001  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 205

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in turn routed it to People's Bank. The bank verified the ATM/debit card **number** and credited the **recipient**'s account. The Citibank customer then got a confirmation message.  
"The extension of NYCE's...

15/3,K/18 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

14716385 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**India: Nudging interest rates down, electronically**  
BUSINESS LINE  
January 19, 2001  
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1500

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger D. Roberts

... A person wishing to make a payment to another should be able to enter the recipient's bank account number (as printed in an MICR cheque book) at the ATM and transfer the funds electronically.

This way banks can bring down the use of cheques...

15/3,K/19 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00655919 20011011LATH062 (USE FORMAT 7 FOR FULLTEXT)  
**Genpass Offers Customers New Options with Western Unionals**  
PR Newswire  
Thursday, October 11, 2001 11:39 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 901

TEXT:  
...brand strength and market penetration, choosing them as a provider was simple."

About Western Union ATM Money Transfer

The Western Union ATM Money Transfer service allows consumers to electronically send money at any participating ATM by simply swiping an ATM

card and then selecting the money transfer option. The user is prompted to select a personal identification number (PIN) and the desired dollar amount of the transfer. The ATM provides the sender a receipt and confirmation number.

To complete the money transfer, the sender relays the confirmation number and PIN to the intended recipient who can retrieve the funds...

...confirmation code is unique for every transaction, the process is safe and secure.

Unlike other person -to- person, ATM -based, money transfer systems that only allow for money transfers between ATMs, the Western Union ATM Money Transfer service (formerly known as Z- Cash) offers interoperability with Western Unions Agent network of nearly 40,000 agent locations across the...

15/3,K/20 (Item 1 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

01278902  
How High Can Concord Fly?: When the debit-card processor's CEO scotched rumors of an SEC probe, the stock surged -- and many analysts believe the rise isn't over  
Business Week Online August 16, 2002; Pg 0; 20020816  
Journal Code: BWON  
Section Heading: Daily Briefing  
Word Count: 1,369 \*Full text available in Formats 5, 7 and 9\*

TEXT:  
...estimates Keane.

Search Report from Ginger D. Roberts

Also, in late fall of 2002, Concord plans a pilot of its new person -to-person (P2P) ATM money - transfer service. It would allow a user with a checking account to use any ATM to send money to anyone in the U.S. -- even to someone without a bank account. After transferring the funds, the sender would provide the recipient with a special security code. Then, the recipient would stop by a bank to get a special card to access the money through an ATM. This could cost only \$1 instead of the \$10 most banks charge today, says Beth...  
?

Search Report from Ginger D. Roberts

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?show files;ds
File 2:INSPEC 1969-2003/Feb W1
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File 35:Dissertation Abs Online 1861-2003/Jan
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File 475:Wall Street Journal Abs 1973-2003/Feb 06
    (c) 2003 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 The Gale Group
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Set	Items	Description
S1	431898	MONEY OR CASH? OR MONIES OR FUND? ?
S2	8282	S1(6N) (TRANSFER? OR TRANSMIT? OR SEND? OR ROUTE? OR ROUTING? OR WIRING? OR WIRE? OR WESTERN()UNION OR QUICK()COLLECT?)
S3	305	S2(6N) (SENDER? OR INDIVIDUAL? OR PERSON? OR ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR TRANSFER?R? OR TRANSMITTER?)
S4	5483	(RECIPIENT? OR RECEIVER? OR "TO()WHOM" OR RECEIVOR? OR RECEIVING) (5N) (IDENTIF? OR ID OR CODE OR KEY? OR NUMBER?)
S5	71050	(MATCH? OR COMPAR? OR VERIF? OR ANALYS? OR ANALYZ? OR AUTHENTICAT?) (6N) (IDENTIF? OR ID OR CODE OR KEY?)
S6	12012	(CONFIRM? OR VALID? OR VERIF? OR RECEIPT?) (3N) (CODE? OR KEY? OR NUMBER? OR IMAGE? OR PICTURE? OR SYMBOL? OR LETTER?)
S7	53991	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER() - BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") () (MACHINES.OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S8	13	S3 AND S7
S9	54832	ATM OR AUTOMAT?(2W)TELLER? OR KIOSK? OR CBCT OR CUSTOMER() - BANK()COMMUNICATION()TERMINAL OR RSU OR REMOTE()SERVICE()UNIT OR (S1 OR MONEY OR "MOST") () (MACHINES OR DISPENS?R?) OR MC=T0-5-L03? OR IC=G07D-009
S10	9	S3(S)S9
S11	0	S3(S)S4(S)S5
S12	9	S10 OR S11
S13	0	RD S11 (unique items)
S14	0	S10(S) (S4 OR S5)
S15	0	RD (unique items)
S16	14	S3 AND S9
S17	0	S3 AND S4 AND S5
S18	0	S10 AND (S4 OR S5)
S19	14	S12 OR S16
S20	14	RD (unique items)

?t20/7/all

20/7/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03042355 INSPEC Abstract Number: D88000430  
**Title: British Petroleum and LINK implement EFTPOS scheme**  
Journal: Electronic Banking & Finance vol.4, no.9 p.4-6  
Publication Date: Nov. 1987 Country of Publication: Netherlands

Search Report from Ginger D. Roberts

CODEN: EBFIE4 ISSN: 0265-9239

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: This scheme from a major shared ATM network was launched in October 1987. It allows card-holders to use their cards for instantaneous funds transfer to pay for goods and services at an initial 23 BP service stations around the M25 motorway. They will also be able to withdraw cash from the terminals. The main LINK members are the Abbey National Building Society, the Nationwide Anglia Building Society, the Co-op Bank, Girobank and Funds Transfer Sharing. Individual transaction charges are likely to be less than for credit card transactions. EFTPOS is expected to go a long way towards replacing both cheques and cash. (0 Refs)

Subfile: D

20/7/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02625102 INSPEC Abstract Number: C86016080

Title: Secure access through one way algorithm

Author(s): Schertenleib, J.; Buser, M.

Author Affiliation: Secure Electron. Banking & Bus. Syst., Atalla AG, Kusnacht, Switzerland

Conference Title: SECURICOM 84. 2nd Worldwide Congress on Computer and Communications Security and Protection p.161-70

Publisher: SEDEP, Paris, France

Publication Date: 1984 Country of Publication: France 293 pp.

Conference Date: 29 Feb.-2 March 1984 Conference Location: Cannes, France

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The requirements for secure access, specifically for secure electronic funds transfer are briefly outlined. The advantages of personally selected and encrypted identification numbers and keys are presented. Applications are in the area of ATM's, POS-terminals and home banking, possible with the coming Videotex/bts facilities. (0 Refs)

Subfile: C

20/7/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

01965626 INSPEC Abstract Number: C83002642

Title: Bank/thrift software: industry demand sparks software development

Journal: Bank Systems & Equipment vol.19, no.8 p.82-9

Publication Date: Aug. 1982 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Application packages exist which are tailored to satisfy almost every banking need. For example, available systems include loan administration and accounting, electronic funds transfer, personnel management, general ledger, credit application processing, automated teller machine and customer information files. More than 150 packages are features as part of Bank Systems and Equipment's annual software review. (0 Refs)

Subfile: C

20/7/4 (Item 1 from file: 256)

Search Report from Ginger D. Roberts

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00136739 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking (839299)

TITLE: Online Banking: Hit or Miss  
AUTHOR: Paonita, Anthony  
SOURCE: Law Technology News, v9 n1 p43(1) Jan 2002  
ISSN: 1071-9121  
HOMEPAGE: <http://www.lawtechnews.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Online banking works sometimes, and sometimes it does not, but it can save time. It saves trips to the post office to buy stamps, and people do not have to go to the ATM to check balances or transfer funds. E-mail can be used to contact service representatives and balances can be checked any time. Online systems have real-time access, and many sites offer 'one click' payment of bills. Information from the bank can be imported into a personal finance software, such as Intuit's Quicken or Microsoft's Money, and recurring payments can be scheduled. In spite of the ease of online banking, many people do not use it. Many people do not want to sit at the computer and type out routing and account numbers, addresses, and other personal information. Also, many people are still uneasy about giving sensitive financial information to a computer network. Online banking takes awhile to get used to, and setting it up can be tedious, but it can pay off in convenience.

REVISION DATE: 20020530

20/7/5 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00124047 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking (839299)

TITLE: Bank on it  
AUTHOR: Zbar, Jeffery D  
SOURCE: Home Office Computing, v18 n5 p89(2) May 2000  
ISSN: 0899-7373  
HOMEPAGE: <http://www.smalloffice.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A home-office user explains that she has made paper-based banking a thing of the past by using an online banking service. She can check account balances, transfer funds, and pay bills. Online banking is a time-saver and can save money because users who avoid sitting down to write checks can streamline banking tasks from home and avoid late fees. Only 6 percent or fewer of small-business owners use online banking, and only 1 percent more are expected to adopt it this year. However, this rate of expansion, says an analyst, is not considered small since multiple factors have stymied broad-based use of online banking. For instance, offerings via the Internet

Search Report from Ginger D. Roberts

have not been impressive and attractive enough to compete with such tools as automated phone system features and **automated teller** machines. Bank One's recent survey of small business and home office owners indicates that 18 percent of those surveyed say they can save significant time by not traveling back and forth to a bricks-and-mortar bank. Banks also now know that this market is a more profitable one than the market for personal banking alone. Therefore, some banks are trying to provide services for small companies, including late-night funds transfer or banking from cybercafes. Among features SOHO users should look for are interest on checking account balances, real-time account updates and e-mail alerts, merchant and credit card processing, and the ability to link business accounts with personal accounts.

REVISION DATE: 20000830

20/7/6 (Item 3 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00117900 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money (336734); Quicken (701823)

TITLE: Paperless Bills  
AUTHOR: Nash, Sharon  
SOURCE: PC Magazine, v18 n13 p28(1) Jul 1999  
ISSN: 0888-8509  
HOMEPAGE: <http://www.pcmag.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Microsoft Money, Intuit's Quicken, and UTM Systems' UTM Machine are highlighted in a discussion of the future potential for paperless, Web-enabled, online bill paying. CheckFree, a bill consolidator, has a few years' momentum in the market and may dominate. However, Microsoft backs TransPoint, and the Sun Microsystems/Netscape Communications alliance also has an online bill paying strategy. Online bill payment has been possible with Microsoft Money and Quicken online options, and through various banks. Although the user does not have to write and mail checks, paper checks are still generated and mailed to billers. However, consolidators such as CheckFree and TransPoint now provide bill aggregation and World Wide Web presentation technology to billers. When a customer visits a biller's or consolidator's Web site directly, bank information is entered and e-checks or direct debits are authorized. CheckFree and Yahoo! are rumored to be cooperating to make bill presentation and paying even easier by visiting a single portal or bank site and viewing a consolidator-provided summary of all bills. Consumers can then visit a biller's Web site through a frame in the portal. The UTM Machine, a floppy disk reworked to be a magnetic stripe reader with a credit card slot, allows user to make Web purchases by sliding a credit/debit/ ATM card into the disk and inserting it in the PC floppy disk drive. An ATM -type screen shown on the screen receives a PIN number, and eliminates the need to reenter payment data each time a purchase is made.

REVISION DATE: 19991030

20/7/7 (Item 4 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

Search Report from Ginger D. Roberts

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00103998 DOCUMENT TYPE: Review

**PRODUCT NAMES: Managing Your Money Plus (564761)**

**TITLE: Brand Name, Customer Research Shape On-line Offering from Fleet Bank**

AUTHOR: Redman, Russell

SOURCE: Bank Systems & Technology, v34 n6 p42(1) Jun 1997

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Fleet Financial Group's Fleet PC Banking with Managing Your Money, a Windows-based home banking package, was developed with MECA Software's Managing Your Money Plus. A small business package designed in conjunction with Harbinger to be called Fleet PC Banking for Business is also under development. Fleet also plans Internet home banking, which should be available by the end of 1997. Fleet PC Banking with Managing Your Money is available on diskettes or CD-ROM, and customers can order it from a bank branch or via telephone. The bank will also offer the package as a download from its World Wide Web site. The software is very popular, says a bank spokesman, with about 20,000 copies sold in the first five weeks of availability. Critical to the success of the product were the use of the Fleet name and formats. The software is extensively customized, and the Fleet logo and information display are designed to mirror other banking forms, including paper statements, the **ATM** screens, and the telephone menus. A menu of e-mail templates is provided with the Fleet PC Banking plug-in on Managing Your Money. For instance, users can click a button to get more information about products and services, and another activates a direct connection to Fleet's World Wide Web site.

REVISION DATE: 19990730

**20/7/8 (Item 5 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2003 Info.Sources Inc. All rts. reserv.

00084195 DOCUMENT TYPE: Review

**PRODUCT NAMES: Quicken 5 for Windows (701823); Quicken Deluxe 5 for Windows (541478)**

**TITLE: Know the Health of Your Wealth**

AUTHOR: Patz, Joel T

SOURCE: Windows Magazine, v6 n12 p166(1) Nov 1995

ISSN: 1060-1066

HOME PAGE: <http://www.winmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Intuit has released two versions of its Quicken accounting software, Quicken 5 and Quicken Deluxe 5. These releases offer significant enhancements to the application, and make it much easier to do money management tasks, used online banking services, and access investment

Search Report from Ginger D. Roberts

information. The Deluxe version offers personalized advice from financial experts Jane Bryant Quinn and Marshall Loeb. Quicken has 21 financial institutions as online partners. If users bank with one of them, they can download account information, credit card records, and ATM transactions. The online bill payment service is easy to use, and payments can be scheduled from different accounts. Transferring funds between accounts is simple and foolproof. The Deluxe version also offers a Mutual Fund Finder, which finds a fund that meets each person's criteria. Reports can also be generated in response to English-language queries.

REVISION DATE: 20000430

20/7/9 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

07028602 NYT Sequence Number: 032352950712  
**E.D.S. PLANS TRANSFER SYSTEM**  
Bloomberg Business News  
New York Times, Col. 6, Pg. 18, Sec. D  
Wednesday July 12 1995

ABSTRACT:

Electronic Data Systems Corp is planning to introduce a system to let customers send cash using automatic teller machines; service is intended to let an ATM card holder send money to cash machine anywhere in the country; person on the other end can pick up the cash using security code, even if he does not have an ATM card (S)

20/7/10 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09616390  
HDFC Bank to limit ATM use to discourage fund transfers  
India: Transactions on machines restricted by HDFC Bank  
The Economic Times (YZY) 8 Oct 2001 Online  
Language: ENGLISH

In order to restrain the use of ATMs < automated teller machines> for fund transfer by current account holders , a limit on the number of free transactions via the ATM for the holders will be imposed by India-based HDFC Bank effective from 1 October 2001. This was said by the country head-retail banking of HDFC Bank, Neeraj Swaroop. The number of free transactions for current account holders that keep a stipulated balance is 30 transactions for each month. Current account holders that are not able to keep the fixed balance will be granted 10 transactions for free each month.

20/7/11 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09545682  
Chinatrust installs ATMs at 7-Eleven chain stores  
TAIWAN: ATMS FIXED AT 7-ELEVEN OUTLETS  
The Taiwan Economic News (AMH) 15 Jun 2001 Online  
Language: ENGLISH

Search Report from Ginger D. Roberts

On 15 June 2001, the 25 newly fixed **automated teller** machines (ATMs) at 7-Eleven stores in Taipei City and Taipei County of Taiwan will be put into operations. Taiwanese private bank, Chinatrust Commercial Bank has installed these machines as entrusted by these convenience stores' operator, Uni-President Chain Store Corp. Round-the-clock banking services will be provided from ATMs to be fixed at over 1,000 7-Eleven stores in Taiwan by year 2003's end. Alteration of **personal** identification codes, payment of tax, **transferring** of credit and withdrawal of **money** can be performed at these ATMs, said the bank.

20/7/12 (Item 3 from file: 583)

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09299738

LG TeleCom plans wireless e-cash service  
SOUTH KOREA: WIRELESS E-CASH SERVICE BY LG  
The Korea Herald (XBF) 01 Jun 2000 Online  
Language: ENGLISH

A service for **wireless e-cash**, utilising PCS < **personal** communications services> phone and Smart Card for making payment, will be launched jointly by Mondex Korea, and South Korea's LG TeleCom (LG) in South Korea. The business card-sized Mondex Smart Card can be recharged at banks with soon-to-be installed special **ATM** machines. In a related development, in year 2002, during the World Cup Soccer matches, Mondex Card holders from Japan will be allowed by LG to utilise the service for wireless e-cash. This will be done in conjunction with Mondex Japan.

20/7/13 (Item 4 from file: 583)

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05885090

ROV traffic fines can be paid through 4 banks  
SINGAPORE: FINES PAID THROUGH BANKS  
The Straits Times (XBB) 07 Sep 1993 P.25  
Language: ENGLISH

In Singapore, paying fines issued by the Registry of Vehicles is easier now as payment can be made via some banks. The banks offering this services are the Big Four Banks including United Overseas Bank (UOB), Overseas Union Bank (UOB), Overseas-Chinese Banking Corporation (OCBC) and DBSBank. The fines can be paid through the telephone or **ATM** machines. The telephone on-line service is another option open to the public when they pay their traffic fines in addition to using ATMs or with cheques through the post. However, the use of the on-line service is applicable only to traffic summonses issued by the ROV and not from the Traffic Police. Summonses from the Traffic Police can be settled **personally** through Nets (Network for Electronic **Transfers**) or **cash** at its headquarters in Maxwell Road. The other alternative for these fines is sending cheques through the post.

20/7/14 (Item 5 from file: 583)

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04896549

Cash points, the next generation  
UK - BARCLAYS BANK INTRODUCES TOUCHBANKS

Search Report from Ginger D. Roberts

Financial Times (C) 1992 (FT) 15 February 1992 pIV

Barclays Bank (UK): a new generation of machines, called TouchBank, has begun to appear in branches of this bank. They look like **cash machines**, but the one thing they cannot do is dish out money. Instead, by touching their colour screens, customers can obtain services including: ordering statements, printing an on-the-spot list of standing orders and direct debits; paying bills, or **transferring money** between a savings account and a current account. TouchBank can also be used to buy immediate travel insurance. Quotations for a mortgage and home insurance can also be issued straight away. Foreign currency and travellers' cheques can be ordered and paid for directly out of your account. The bank has installed the first nine experimental TouchBanks at branches including Cheapside and Victoria, London. (Abstract)\*\*

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